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ABSTRACT

A national survey of the needs, resources, and future expectations of veterans aged 55 and over produced findings that the Veterans Administration (VA) will use over the next decade to plan facilities and programs to meet those needs. Findings indicated veterans had a higher educational level and were less likely to be at the lower end of the occupational scale than non-veterans of the same age. Retired veterans were substantially better off. Three-fourths had savings accounts, 42 percent had other investments, and nearly 9 out of 10 owned their own home. Although the majority described their health as excellent or good compared to others their own age, nearly half reported that their health limited their activities. Certain types of chronic diseases, including arthritis and hypertension, were widespread. While four of five veterans had group or private health insurance, Medicare formed the cornerstone of the aging veterans' health coverage. The survey identified, however, the existence of a medically indigent group of veterans. Most veterans did not believe they would be able to absorb the cost of future long-term care needs. An important finding was that current utilization rates of VA hospitals by aging veterans may drastically underrepresent the true demand. (Numerous data tables are provided. The questionnaire is appended.) (YLB)

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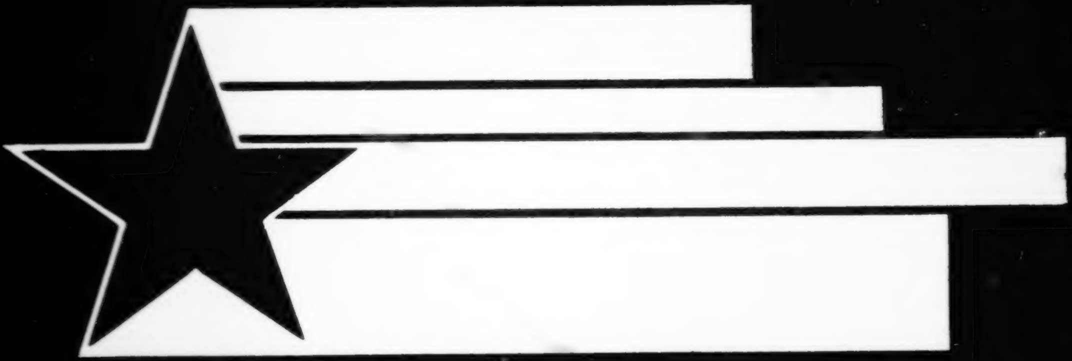
Survey of Aging Veterans

A Study of the Means, Resources and Future Expectations of Veterans aged 55 and over



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SURVEY OF AGING VETERANS: A STUDY OF THE MEANS, RESOURCES, AND FUTURE EXPECTATIONS OF VETERANS AGED 55 AND OVER

Conducted for

The Veterans Administration

December 1983

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EXECUTIVE SUMMARY

The Veterans Administration faces its greatest challenge during the next decade. The largest pool of veterans in American history -- the World War II and Korean era veterans -- will reach the age of retirement in ten years. The number of veterans aged 65 and over will grow from 2.9 million in 1980 to approximately 5.0 million in 1985 and 7.2 million in 1990. Indeed, by 1990, more than half of American men aged 65 and over will be veterans. In order to plan for the special needs of this aging veteran population, the Veterans Administration commissioned Louis Harris and Associates to conduct a national survey of the needs, resources, and future expectations of veterans aged 55 and over. The findings of this survey will be used by the Veterans Administration to project veterans' needs over the next decade, in order to plan facilities and programs to meet those needs.

The Survey of Aging Veterans was conducted among a nationally representative sample of veterans aged 55 and over. The Harris organization constructed a national area probability sample of approximately 50,000 households. Harris' interviewers screened 34,500 households in order to identify veterans aged 55 and over. A total of 3,886 eligible veterans were identified as a result of this massive screening effort. Interviews, lasting approximately an hour, were completed in-person with 3,013 veterans aged 55 and over. This sample of aging veterans included 47 incapacitated veterans who are still living among the noninstitutionalized population.

The general characteristics of the survey sample conform to the known characteristics of the general population of aging veterans. Ninety-seven percent of the sample are male. Nine of every ten are white. Two-thirds of the aging veterans have not yet reached 65 years of age. Virtually all of the veterans surveyed (98%) served during wartime.

The survey indicates that about thirty-five years after service, the average veteran appears to have a number of social and economic advantages over nonveterans of the same age. Compared to the population of similarly aged males, veterans have a somewhat higher educational level. They are less likely to be found at the lower end of the occcupational scale than similarly aged nonveterans. The veteran is also more likely to be married than other men of the same age. Although only one-third of the aging veterans have reached 65 years of age, nearly half (48%) of the aging veterans have retired. The survey suggests that the retired veteran is substantially better off than his nonveteran contemporary. Eighty-two percent of veterans aged 65 and over are receiving Social Security retirement benefits. Sixty percent of retired veterans are receiving a pension. Almost 30% of aging veterans have a personal retirement plan. Moreover, three-quarters of veterans aged 55 and over have savings accounts and 42% have other investments. Under these circumstances it is not surprising that most veterans say that they have more than enough to get along on and most veterans are optimistic about their future. Their future living arrangements are secured in part by the fact that nearly nine out of ten veterans own their own home. Further, more than half of these homeowners have no outstanding mortgage on their homes.

The major shadow on the future of the aging veteran is health and medical care. Although the majority of the veterans surveyed describe their health as excellent or good compared to others their own age, nearly half of the aging veterans report that their health limits their activities. Certain types of chronic diseases, including arthritis and hypertension, are widespread in this population. During the past twelve months, the average veteran aged 55 and over reports having experienced two medical conditions. More than one out of five veterans were hospitalized at least once last year.

Most veterans do have health insurance coverage for their medical expenses. Although four out of five veterans have group or private health insurance, Medicare forms the cornerstone of the aging veterans' health coverage. Nine out of ten veterans aged 65 and over are covered by Medicare -- both Parts A and B in most cases. As veterans become eligible for Medicare, their private health insurance coverage declines.

Despite relatively high incomes and good health insurance coverage for most veterans, the survey identifies the existence of a medically indigent group of veterans. Approximately 12% of veterans report that they were unable to get medical treatment or had to cut down on medical care in the past year because of an inability to pay for the cost of treatment. Although medically indigent veterans comprise a relatively small proportion of veterans aged 55 and over, the number of individuals actually represented is approximately one and a half million veterans. Moreover, more than a third of all aging veterans in poor health are also medically indigent.

Although most veterans are not medically indigent at the present time, the majority of aging veterans say that they would not be able to pay for a thirty-day hospital stay in ten years. Similarly, fewer than one in five veterans expect to be able to pay for nursing home care in ten years. Despite relatively good current incomes and insurance coverage, which will take care of routine medical and hospital treatment, most veterans do not believe they will be able to absorb the cost of future long-term care needs.

Providing medical care for the medically indigent veteran today and hospital care for the older veteran tomorrow is the challenge that faces the Veterans Administration. The survey finds ample evidence that the demand for such care will increase at a faster rate than suggested by demographic projectors. First, the survey finds a significant increase in age-specific morbidity among younger veteran cohorts across a broad range of conditions. This will produce an increase in demand for medical care that will be greater than projections based on past utilization measures. Second, the survey finds some evidence that younger veterans have begun to use VA hospitals at an earlier age than did the older veteran cohorts surveyed. Again, these data suggest that projections of demand for VA hospital services, which have been based on past utilization rates, may have to be revised upward.

Perhaps the most important finding of the survey is that current utilization rates of VA hospitals by aging veterans may drastically underrepresent the true demand. Six out of ten aging veterans rate the quality of care in VA hospitals as excellent or good. Indeed, a majority of veterans rate the quality of care in VA hospitals as equal to or better than non-VA hospitals. Further, veterans who have used VA hospitals rate those hospitals more highly than the general public rates the hospitals it has used. In addition, six out of ten veterans report that the nearest VA hospital is convenient to them.

With a good reputation and convenient location, it is not surprising that 60% of veterans say that they would use VA hospitals and medical programs if they were eligible for free care. Indeed, almost none of the majority of veterans who indicated they would prefer VA programs, if free, changed their minds about VA programs that would cost half the price of care provided elsewhere.

This enthusiastic response concerning future use of VA hospital facilities stands in stark contrast to past and present utilization rates. Only one out of five veterans (21%) aged 55 and over have been a patient overnight or longer at a VA facility since leaving the service. During the past year, only 3% of aging veterans were hospitalized overnight in a VA facility. This represents only 14% of the veterans hospitalized in all facilities in the past year.

The contrast of the 14% of veterans who use VA hospitals when they need hospitalization with the 59% who say they would use them, if eligible, is not a function of age, since only 18% of veterans aged 65 and over who were hospitalized in the past year went to VA hospitals. Since this low utilization rate is not a product of reputation or convenience of VA hospitals, we would speculate that limited awareness of eligibility for such care among these veterans may be the explanation. What would happen if aging veterans were fully aware of their eligibility for VA care? When asked which programs or benefits they were likely to apply for some time in the next ten years, nearly half (46%) of the aging veteran selected the VA program of "hospitalization and medical care for veterans 65 and over" as one they were likely to apply for in the next ten years.

The Veterans Administration hospital system is already the usual source of care for nearly half of the medically indigent veterans. In the next ten years, it faces the challenge of reaching out to provide care to the other half of the medically indigent veterans. It also faces the greater challenge of becoming the preferred care provider for as much as half the entire aging veteran population.

The Survey of Aging Veterans documents the past successes of the Veterans Administration in providing benefits and services to this population. The overwhelming majority of veterans aged 55 and over have used at least one of the benefits programs administered by the VA. According to the veterans, 42% have used the G.I. Bill education benefits, 32% have used the VA home loan benefits, 21% have used VA inpatient care, 13% are currently receiving service-connected disability payments, and 5% are receiving non-service-connected disability pensions. The vast majority of veterans who have used any of the VA programs examined in this survey report satisfaction with the benefits they received. The ability to sustain this satisfaction with program performance under conditions of increased demand will be the greatest challenge to the Veterans Administration in meeting the needs of the aging veteran over the next decade and beyond.

1. INTRODUCTION

Background

The tradition of public responsibility for military veterans can be traced back to the colonial period in America, when Massachusetts Bay Colony enacted its veteran pension law in 1636. Commitment to the care of its veterans was limited during the United States' first century, when its wars were relatively small and veterans were few. The Civil War, however, resulted in thousands of disabled veterans among the millions who served their nation. Consequently, the Congress of the United States established a system of domiciliary, hospital, and medical care for indigent and disabled veterans with honorable discharges. The National Asylum for Disabled Volunteer Soldiers became the Veterans Administration in 1930, which continued to grow into the largest veterans health system in the world. In 1983, the Veterans Administration operated 172 medical centers, 227 outpatient clinics, 103 nursing homes, and 16 domiciliaries.

All veterans who have been discharged or released from military service under conditions other than dishonorable may be eligible for VA medical care. First priority in admission is given to veterans with service connected disability for the treatment of conditions incurred or aggravated as a result of their military service. Disabled veterans are also eligible for treatment of non-service-connected conditions in VA facilities. Other veterans may be admitted to VA hospitals if hospitalization is deemed necessary and they are unable to defray the costs of hospital charges elsewhere. The "inability to pay" requirement does not apply to any veteran who is aged 65 or over.

This last provision is the source of the greatest challenge to face the VA hospital system. Over the next decade, the millions of veterans who served in World War II will reach the age of 65. In 1980, there were approximately 2.9 million veterans aged 65 and over. By 1985, the number of veterans aged 65 and over is expected to reach 5.0 million. By 1990, the number of aging veterans is expected to reach 7.2 million -- two and a half times the 1980 population. Indeed, between 1975 and 2000, the number of veterans aged 65 and over is expected to increase by 344%.

Under present guidelines, all of these aging veterans may be admitted to VA facilities, subject only to medical need and available services. If demand for VA medical treatment among these aging veterans remains unchanged, existing facilities and resources may be insufficient to meet the demand.

In recognition of this problem, Congress directed the Chief Medical Director of the Veterans Administration to report the short- and long-range plans of the VA in reference to the increasing average age of the eligible veteran.* The VA prepared and delivered the report, The Aging Veteran: Present and Future Medical Needs, in October 1977. The report developed demand projections based upon records of past utilization of VA facilities, demographic trends, and certain assumptions.

The accuracy of these projections of veteran demand for VA benefits and programs depends on the validity of the assumptions about the needs, resources, and preferences of the aging veteran population. In the absence of information to the contrary, VA projections were based upon the assumption that both the health of the average veteran and the likelihood of using VA facilities by socioeconomic status would remain unchanged.

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*Veterans Omnibus Health Care Act, PL 94-4581.

The Veterans Administration commissioned Louis Harris and Associates in October 1982 to conduct a national survey of the needs, resources, and expectations of veterans aged 55 and over. The survey was designed to test assumptions concerning whether the present and future needs of the aging veterans are likely to mirror those of the past. The findings of this survey will be used to refine and, if necessary, revise the VA projections of program and facility demand by aging veterans over the next decade.

Study Objectives

The purpose of the Survey of Aging Veterans is to provide the Veterans Administration with the information necessary to plan for the demands of veterans for medical and pension benefits over the next decade and beyond. The survey yields baseline data on the current social, economic, and health status of noninstitutionalized veterans aged 65 and older, as well as their pattern of utilization of VA facilities and benefits. The survey also profiles the social, economic, and health status of the veteran cohorts who will become eligible for VA benefits over the next decade -- those veterans who are now aged 55 to 64. The goal of the study is to permit estimates of future demands and future support needed for the rapidly expanding older veteran population. By comparing the characteristics of the currently eligible population and their demand for services with the characteristics of the population who will meet one of the basic eligibility factors for VA hospital and pension benefits (i.e., age 65) in the next ten years, such projections can be made.

The Veterans Administration has general estimates of the number of veterans in each age cohort. These figures are the basis of the concern about the potential demand among eligible veterans for VA services. However, a number of important variables will affect the degree to which eligible veterans may seek VA services, even if present eligibility requirements remain unchanged. These factors include:

- Veterans' health and, more specifically, the need for hospital treatment and long term care;
- Veterans' insurance coverage for medical and hospital treatment in private facilities;
- Veterans' financial resources;
- Veterans' benefits and medical coverage from other public agencies and programs;
- Veterans' family situation;
- Veterans' awareness of VA facilities and benefits;
- Veterans' attitudes about treatment in VA facilities; and
- Veterans' treatment preferences.

In order to project future demand for VA services, it is essential to define the eligible population in terms of these characteristics. There is reason to believe that a number of these factors may differ quite significantly among the eligible populations of 1970, 1980, and 1990. Thus, it is not valid to assume that the same proportion of an eligible age cohort will need or utilize VA facilities, irrespective of these factors. The purpose of this Survey of Aging Veterans is to collect this critical data.

The Veterans Administration has conducted extensive studies of veterans who were or had previously been enrolled in specific veteran programs. Two surveys have been conducted by the VA of the noninstitutionalized veteran populations -- a mail survey in 1977 (SOV I) and an in-person survey in 1979 (SOV II). Two surveys of the Vietnam era veteran population have also been conducted by Louis Harris and Associates for the Veterans Administration

(1971 and 1980). However, no current survey data exist that can provide detailed information on the social, health, and economic condition of a national sample of veterans aged 55 and over. This explains the need for this Survey of Aging Veterans.

Survey Population

The target population for this Survey of Aging Veterans was those veterans who were aged 55 and over at the time of the survey. The field period for the survey began in June 1983 and ended in October 1983. Thus, the study population can be described as the veteran population aged 55 or over on September 30, 1983.

The national sample of aging veterans was drawn as a self-weighting sample within a national area probability sample of American households. A total of 400 census tracts were systematically selected from a stratified sample of the adult population of the United States. Within the 400 interviewing areas, Harris interviewers screened 34,500 households in order to identify 3,886 households with veterans aged 55 and over. Personal interviews were completed with 3013 of these aging veterans.*

The initial household screening for any eligible veteran was conducted with any adult member of the household. The household member was asked if there was anyone currently living in the household who was a veteran and who was aged 55 and over. If there was any individual within the household who might be an eligible veteran, the designated respondent was interviewed in more detail concerning his age and veteran status. If the designated individual passed the veteran screener, he or she was interviewed.

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*The 3013 completed interviews includes 47 veterans for whom proxy interviews were conducted with the person responsible for their care, because the veterans were physically or mentally incapacitated.

The interviews were conducted between June 29, 1983, and October 11, 1983. Details on the sampling design and interviewing process are provided in Appendix A.

Scope of Report

This report is a descriptive summary of the survey results concerning the needs, resources, and future expectations of the aging veteran. The report should present a comprehensive picture of the health status, economic resources, social conditions, and preferences toward care among the aging veteran population. In order to provide a general overview of the survey results, analysis in the report is restricted to bivariate analysis of the data base by the population characteristics of greatest concern to the Veterans Administration (e.g., age, income, disability status, health status, etc.). Plans have been made to conduct a more detailed analysis of demand forecast and program implications of the data base. These analyses will be conducted by the Reports and Statistics Division of the Veterans Administration and published in a separate report.

This report begins with a general demographic and social profile of veterans aged 55 and over. The report then focuses on the health status of veterans, their economic resources, and the pattern of health service utilization -- past and present. Having established this context, the report then examines veterans' attitudes and experiences with VA medical programs and facilities, as well as veterans' attitudes toward future utilization. The report also examines veterans' use and satisfaction with other major benefit programs administered by the VA. The report explores the future preferences and expectations of the aging veterans on a range of issues, including nursing home care and memorial benefits. In addition, the report investigates the characteristics of two special populations of older veterans -- the institutionalized veteran and the incapacitated but noninstitutionalized veteran.

When possible, the characteristics of the aging veteran population are compared to similar measures among men of the same age group. Many of these population estimates are derived from the 1981 Harris study, Aging in the Eighties, conducted for the National Council on the Aging.

A full description of the sample, sources of error, and standard errors is in Appendix A. The survey instruments are presented in Appendix C.

Definitions in the Report

Throughout this report and its tables, we will refer to various subgroups within the total population of veterans aged 55 and over. These terms and the manner in which we define them are explained below.

Total Veterans: Those men and women who served on active duty in the United States Armed Forces, who were aged 55 or over on September 30, 1983, and who are currently living in one of the 48 contiguous United States or the District of Columbia. The total veteran group includes incapacitated veterans living in the noninstitutionalized population, but does not include institutionalized veterans.

Incapacitated Veterans: These are veterans aged 55 and over who are living in the noninstitutionalized population but who could not be personally interviewed because of physical or mental incapacity. The person responsible for their care was interviewed about the incapacitated veteran's health, economic, and social circumstances in a proxy interview.

Institutionalized Veterans: These are veterans aged 55 and over who are no longer living in the noninstitutionalized population. The institutionalized veterans are not included in the total veteran (i.e., total noninstitutionalized veteran) study group. Institutionalized veterans aged 55 and over from households in the noninstitutionalized population were identified as part of the household screening.

Age: The age of total veterans (nonincapacitated and incapacitated) on September 30, 1983. This age was calculated from the veteran's date of birth.

Income: The total gross income of the veteran and his/her spouse for calendar year 1982, before taxes.

Health Status: An age anchored self-rating of personal health by the veteran, based on the question: "Compared to other people your own age, would you consider your health as excellent, good, only fair, or poor?" This question could not be asked of incapacitated veterans, so they are excluded from the variable.

Medical Conditions in Past Year: All veterans were asked whether they had ever had each of fifty disease states and health conditions. For those medical conditions that veterans reported having had at any time, the veteran was asked whether he/she had had the disease or condition in the past year. This procedure was used to determine the number of conditions reported for the past year.

Insurance Coverage: All veterans were asked if they were covered by any group or private health insurance plan. Those veterans with group or private health insurance plans were asked whether their plan covered all, most, some, or none of their expenses for a range of medical services. Plans that covered all or most expenses for hospitalization and surgeon fees were classified as good private insurance. All other private insurance plans were classified as limited private insurance. Veterans with no private insurance were labeled as such.

Use of VA Hospitals: All veterans were asked if they had ever stayed overnight or longer in a VA hospital since they were last released from active duty. Those who had stayed overnight in a VA hospital were asked if they had been a patient overnight in a VA hospital in the past year. Thus, veterans could be classified as never used VA hospitals for inpatient care, used VA hospitals but not in the last year, and used VA hospital in the last year.

Source of Medical Care/VA: All veterans were asked which of nine types of medical provider best described the source of medical care they would be most likely to use if they were sick or needed medical advice. Veterans who indicated they would be most likely to use VA hospitals or VA clinics were classified as Usual Source of Care: VA.

Household Type: All veterans were asked how many people lived in their household. Veterans who live alone were classified as such. Other veterans were asked to report who else lived in the household with them (e.g., spouse, parents, children, etc.). Veterans were then classified as living with spouse only or spouse and family.

Service Connected Disability: All veterans were asked if they had ever applied for or received VA service connected disability compensation from the Veterans Administration. Those who reported applying for service connected disability compensation were asked whether their claim had been allowed, had been denied, or was still pending. All veterans who reported that their claim had been allowed by the VA are classified as service-connected disabled in this report. A substantial number of these are not currently receiving compensation payments from the VA.

Table Percentages

All table percentages are rounded to the nearest integer. An asterisk (*) indicates that the percentage is greater than 0% but less than 0.5%.

2. THE AGING VETERAN: A SOCIODEMOGRAPHIC PROFILE

Summary

The vast majority of veterans who are now aged 55 and over are wartime veterans. Some served in World War I (3%), some served in the Korean Conflict (12%), and some served in the Vietnam War (4%). Nine out of ten of the aging veterans served in World War II. Only 2% of the veterans aged 55 or over served exclusively in peacetime.

Although more than half of the U.S. population aged 55 and older are women, only 3% of the aging veteran population are women. This appears to be one of the two major difference between the characteristics of the aging veterans and the general public aged 55 and older.

The age distribution of the aging veteran population is the second major difference. Among the general population of males aged 55 and over, half are now less than 65 and half are 65 or older. By contrast, nearly two-thirds of the aging veteran population are less than 65 years of age.

When the aging veteran population is compared to the general male population within equivalent age cohorts, few significant differences are found in the sociodemographic profile of the veteran compared to the general population of men of the same age. Racially, 89% of aging veterans are white, compared with 6% black, 3% Hispanic, 1% Asian, and 1% Amerind. Most veterans have completed high school (64%), but relatively few have a four-year college degree (19%).

The aging veteran population is very stable, locationally. Nine out of ten aging veterans have lived in the same county for more than ten years, and 69% have lived in their current residence for more than ten years. Only

12% of the aging veterans think it is likely that they will move out of state in the next three to five years.

The vast majority of aging veterans are socially embedded. Most are currently married (84%). Only a small proportion of veterans (9%) live alone. Half of the veterans who live alone have children who live elsewhere (53%).

The aging veterans report an active social life. At least once a week, they visit with friends and neighbors (68%), visit with relatives (47%), attend religious services (43%), or attend social functions (20%). One-third of the veterans (32%) belong to a veterans organization.

Although two-thirds of the veterans are not yet 65 years old, nearly half (48%) have already retired. The occupational background of the veteran is somewhat higher than that of the general male population of the same age. Operatives and unskilled labor positions are less common among the veterans.

All in all, the sociodemographic profile of the aging veteran seems to be very similar to that of other men of the same age. The veteran has a slight edge in education, occupational status, and marital status. Other differences in health status and economic resources will be discussed in subsequent chapter.

Service History

The population of veterans aged 55 and over has served in wartime and peacetime for more than a half a century. A handful of these veterans served in the Armed Forces prior to World War I. A small number saw service during the post-Vietnam period, about six decades later.

Despite the range of service periods, more than nine out of ten of the aging veterans served during World War II (91%). Some served during the Korean Conflict (12%), and some served during the Vietnam period (4%). Perhaps the most striking characteristic of the aging veterans' service period is that 98% of them served during wartime. Only 2% of the veterans aged 55 and over served exclusively in the peacetime armed forces (Table 2-1).

The vast majority of the aging veterans are World War II veterans. The period of duty in World War II was the duration of the war plus six months. Thus, it is not surprising that most veterans aged 55 and over report that they served on active duty for more than two years but less than twenty years. Veterans who served less than one year are found disproportionately among the oldest veterans (i.e., World War I). Veterans who served one to two years are found disproportionately among the youngest veterans (i.e., post-World War II). Only 1 out of 20 aging veterans (6%) were career military, serving for twenty years or more. The career soldier is distributed rather evenly across all age cohorts of aging veterans (Table 2-2).

As expected from the reported length of service, 6% of veterans report that they were released from service with a military retirement for length of service. Another 1% of the sample of aging veterans report military retirement for disability (Table 2-3).

One out of ten aging veterans (9%) report that they received a medical or disability release from active duty, not including military retirement for disability. Most veterans (78%) were released with less than twenty years of service and without a medical or disability release.

A small proportion of veterans (6%) say that they received other types of release from active duty. Some of these releases presumably include less than honorable discharges. However, the rate of "other releases" is twice as high among veterans aged 75 and older (11%) and female veterans (10%), compared with veterans as a whole. This suggests that the "other release" is not restricted to less than honorable discharges.

Although the question concerning the manner of release from service was asked somewhat differently in the 1980 Harris survey of Vietnam era veterans, the questions are close enough to permit tentative comparisons. Two interesting contrasts emerge. Only 5% of Vietnam era veterans reported medical discharges, compared with 9% of the aging veteran population. On the other hand, 12% of Vietnam era veterans were released for other reasons, compared with 6% of aging veterans. These differences between the veterans of the two periods may affect eligibility rates for VA programs.

Another factor in the service history of the aging veteran that impacts on VA program eligibility is POW status. The present survey finds that 2% of veterans aged 55 and over report that they were prisoners of war (Table 2-4). It is noteworthy that there is a higher incidence of poor health among veterans who were POW's than among those who were not. There is no significant difference in the age of former POW's and non-POW's.

Age, Sex, and Race

An examination of the general demographic characteristics of the aging veteran population illuminates two fundamental differences between this veteran population and the general population aged 55 and over. First, the sex distribution among the veteran sample is very different from that of the general population. More than half of the U.S. adult population aged 55 and over are women. By contrast, only 3% of veterans aged 55 and over are women. This means that the appropriate comparison group for veterans aged 55 and over would be men aged 55 and over rather than the general population aged 55 and over (Table 2-5).

Second, the age distribution of veterans aged 55 and over is significantly different from that of the general population of men aged 55 and over. The proportion of the population who served in the armed forces was quite low until World War II. Thus, within the population aged 55 and over, veterans overrepresent the younger age cohorts. Among the total population of men aged 55 and over, half are now 65 or over. Among veterans aged 55 and over, little more than one-third are now 65 and over. This means that comparison between the aging veteran population and the general aging population must be adjusted for sex and age to make valid comparisons.

In addition to sex and age, race is a third important demographic variable. The survey of aging veterans finds no dramatic differences in the racial composition of the aging veteran population compared with the general population (age and sex adjusted). Nine out of ten veterans aged 55 and over are white. The remainder are black (6%), Hispanic (3%), Asian (1%), and American Indian (1%). The racial profiles of the veteran and of the public samples are nearly identical for those aged 65 and over. However, whites represent a slightly larger proportion of the veterans aged 55-64 than they do in the population as a whole (Table 2-6).

Educational and Occupational Status

It has generally been assumed that compulsory military service interrupts the normal progression of educational and occupational advancement. As a result, the Congress of the United States enacted a number of programs to compensate for educational and occupational disadvantages suffered as a result of military service. The G.I. Bill provides financial support for education and training for veterans returning to school. Veterans preference in hiring provides a mechanism to compensate for lost seniority in the work-place. The question remains as to how veterans -- who should have no particular educational or occupational advantage/disadvantage on entering the service -- compare to their peers decades after their military service.

The educational attainments of veterans appear to slightly exceed the educational attainments of all men in the same age groups. Only 14% of all veterans aged 55-64 have no high school education, compared to 21% among all men 55-64. Similarly, 25% of veterans aged 65 and over have no high school education, compared to 40% among all men aged 65 and over. However, the difference between veterans and the general population in educational attainment is based on the proportion who have had a high school education. There are no significant differences in the proportions who have attended or completed college. In other words, there are no more veterans on the high end of the educational scale than would be predicted from a general population profile, but there are fewer on the low end of the scale than expected (Table 2-7).

Similarly, there is very little difference between veterans and American men of the same age at the top end of the occupational scale. There is a very slight edge for veterans over the general male population in professional occupations (16% vs. 12%) and proprietorships (6% vs. 4%), and identical rates in managerial occupations (12% and 12%). However, the real difference is found in blue-collar occupations. Among veterans, 24% have been skilled craftsmen or foremen, compared to 12% who have been operatives or unskilled laborers. The positions are reversed among the general male population aged 55 and over, where 17% have been skilled craftsmen or foremen and 24% have been operatives or unskilled laborers (Table 2-8).

The educational and occupational attainment of the aging veteran several decades after service suggests that the veteran has caught up with the nonveteran, and in certain areas the veteran has exceeded the nonveteran. Either as a result of selection, service experience, or postservice programs, the aging veteran appears to have achieved a greater than expected presence in the middle level educational and occupational positions.

Household Status

The vast majority of aging veterans live with spouses and other family members rather than alone. More than 4 out of 5 veterans aged 55 and older (86%) live in traditionally composed households of two to four persons. Another 5% of veterans live in households of five or more persons. Only 9% of veterans aged 55 and over live alone. The incidence of single person households increases in a stepwise fashion as a function of increasing age, from 7% of veterans aged 55-64 to 24% of veterans 75 years and older (Table 2-9).

The increasing incidence of single-person households with veteran age may be a function of either of two processes -- the increasing incidence of spousal mortality with age and/or children coming of age and leaving home. An investigation of the marital status of veterans by age demonstrates that the incidence of widowerhood among veterans increases with age, from 3% of veterans aged 55-59 to 9% of veterans aged 70-74 and 18% of veterans aged 75 and older. Moreover, the survey finds that 36% of the veterans who live alone are widowed (Table 2-10).

A comparison of the marital status of veterans with that of men of the same age groups indicates that veterans are more likely to be married than nonveterans. The proportion of veterans aged 55-64 who are married is 86%, compared with 82% among all men 55-64. Similarly, the proportion of veterans 65 and older who are married is 82%, compared to 76% among all men aged 65 and older (Table 2-11). The reason for this difference may rest in the ability or the interest of the veteran to remarry after the loss of a spouse, rather than an inherent stability in veteran marriages. However, the policy implication is that veterans are more likely to be embedded in a family support system than their nonveteran counterparts in the same age groups.

In examining the composition of the aging veteran's household, we find spouses living with 83% of the aging veterans. We also find children 18 and over living with 25% of the veterans, and children under 18 living with 9% of the veterans. As expected, the incidence of children under 18 declines from 16% of veterans aged 55-59 to 2% of veterans aged 75 and over. Similarly, the incidence of children 18 and over declines from 35% of veterans aged 55-59 to 10% of veterans aged 75 and over (Table 2-12). Thus, children of veterans do not simply get older, they also leave home as they get older.

In order to further explore the question of children as potential sources of social support for the veteran, the survey asked veterans whether they had children who are not living with them. Nearly 8 out of 10 veterans (77%) aged 55 and over have children who are not living with them. The proportion of veterans with children living elsewhere declines from 82% to 77% between 55-59-year-old veterans and 65-69-year-old veterans. Then, the incidence drops to 61% among 70-74-year-old veterans and 57% among veterans aged 75 and older (Table 2-13). In the absence of any data suggesting differential fertility, we assume the oldest veterans encounter higher rates of mortality for children as well as spouses.

It is important to note that more than half (53%) of veterans who live alone have children living elsewhere. The group of aging veterans at highest risk to institutionalization -- i.e., veterans living alone with no children living elsewhere -- represents only 4.2% of the total aging veteran population.

Housing Tenure & Mobility

One of the major resources a person can have is their own home. Home ownership is usually not only a family's major asset but also its major responsibility. With increasing age and ill health, the home environment can contribute to or detract substantially from the psychological and fiscal well-being of an individual. Other things being equal, an owned home may serve as the primary location of care, or lack of a home may dictate that institutionalization is required. In this vein, it was of interest to establish veterans' housing tenure and mobility patterns. These are discussed below.

Mobility. Without a doubt, the aging veteran population is not a highly mobile one. Fully 94% of the sample surveyed reported living in their current county of residence for the past five to ten years (5%) or more than ten years (89%). In a country characterized by frequent out-of-county moves, these data depict an extremely settled population segment (Table 2-14).

Further, moves within a county appear to be quite infrequent. More than 4 out of 5 veteran households have lived in their current residence for five years or longer. Almost 7 out of 10 (69%) have not moved their place of residence within county for ten or more years, while 1 in 7 (13%) report not moving their place of residence within their county during the past five to ten years.

Veterans were also asked if they thought it was likely that they might move to another state in the next three to five years. Only 12% of respondents say that it is at least somewhat likely that they might make such a move, again indicating a very stable geographic distribution. Older (75 and over) veterans are more likely (91%) than younger (55-59) veterans (83%) to say that an out-of-state move is not very or not at all likely in the near future (Table 2-15).

Housing Tenure. Given the age, accomplishments, and financial status of this population segment (see chapter 4: "Economic Resources of the Older Veteran" for a more thorough discussion), it seems quite clear that the observed reluctance of veterans to move from current domiciles and states of residence is probably due to their present homeownership. In point of fact, fully 85% of respondents report that they own their own home; only 11% of respondents report that they rent their residence. Homeownership rates are nearly identical for the 55-59 through 65-69 age groups (87%, 88%, and 86%, respectively), then decline somewhat to 84% of those aged 70-74 and 75% of the oldest veteran cohort (Table 2-16).

Some data suggest that the increased prevalence of rental housing among the oldest veteran cohorts is primarily related to increased need for financial, and not physical, assistance. Whereas only 23% of renters in the 55-59 age cohort and 27% of renters in the 60-64 age cohort live in publicly subsidized units, between 36% and 39% of renters aged 70 or more are living in publicly subsidized housing (Table 2-17). The need for housing assistance may be directly related to the fact that the youngest veteran cohorts are more likely to still be in the work force, while the older veterans are more likely to be retired on fixed incomes.

Having established a permanent family residence, the aging veteran expects that he will remain in his own home or apartment. When asked in what type of dwelling they will be living ten years from now, 83% of the respondents surveyed report that they will still be living in their own home or apartment. Only 4% mention that they will be living in a retirement village (2%), in a nursing home (1%), or with relatives (1%). Although belief that they will remain in their own home or apartment ten years from now decreases across age cohorts -- from 88% of veterans aged 55-59 to 68% of veterans aged 75 or older -- older veterans are not more likely to say that they will be living in a nursing home, in a retirement village, or with relatives. Rather, they are much more likely to report that they are unsure of just where they will reside (Table 2-18).

Housing and Neighborhood Quality

It is not enough to know that the majority of aging veterans surveyed are homeowners and are relatively stable in terms of their past and anticipated moving patterns. Much of the quality of life derives from being in a satisfactory environment. The quality of environment may be especially crucial to the continued psychological health and well-being of older Americans. In order to assess quality of life in some fashion, Harris' trained interviewers rated several characteristics of each veteran's neighborhood and residence quality. Although the assessments are crude, they are still capable of yielding a general picture of the environment in which the aging veteran population finds itself.

Type of Unit. Recall that 85% of veterans and their families own their own home, while an additional 11% rent. Across housing tenure types, the primary type of residence is a single family structure (89%). Only 9% of the respondent households live in multifamily units. Consonant with previous data regarding home ownership, the oldest veterans (18% of whom rent their residences) are much more likely to live in multiunit structures (18%) than the youngest veterans (7%), among whom only 10% rent their current residence (Table 2-19).

Neighborhood and Unit Condition. The neighborhoods in which veterans and their families have permanently settled, as well as the residences themselves, are rated by trained Harris interviewers as being of consistently good quality in the vast majority of cases. Eighty-three percent of respondents live on blocks that are rated as good. Ninety-one percent of respondents live in buildings judged as sound. Eighty-six percent of respondents' homes or apartments are observed to be in good condition, and 82% of the homes or apartments in which interviews took place have furnishings that are evaluated as being in good condition (Table 2-20).

Autonomy and Social Activities

Beyond the issues of type of employment, housing tenure, and household composition, a central issue to describing the sociodemographic characteristics of the aging veteran population is how this group spends it time and its level of autonomy and social embeddedness.

Respondents were asked about the frequency with which they engage in various physical, social, and functional activities. The results of pertinent data analyses are presented below.

Functional Activity. Almost 3 out of 4 veterans (73%) report that they go shopping at least once a week. The frequency of going shopping decreases somewhat with age. Whereas only 7% of the youngest veteran cohort report that they never go shopping, fully 17% of the oldest veteran cohort report that they never engage in this functional activity (Table 2-21). This expected finding of what might be termed age-related social dependency or social isolatedness is repeated throughout these data.

Passive Activities. Passive activities that were examined in the survey included: reading newspapers, books, or magazines; watching television; and working at a hobby. Eighty-six percent of respondents read the paper on a daily basis, while virtually all respondents (95%) report that they read a newspaper at least once a week. Similarly, 3 out of 4 respondents (75%) report that they read a book or magazine at least once a week, and 96% report that they watch television on at least a weekly basis. Working at a hobby is a less common activity. Only 49% work at a hobby at least once a week, and only 60% work at hobbies at all (Table 2-22).

Again, older veterans are observed to be less likely than younger veterans to read newpapers (11% of the oldest veterans never do, versus 3% of the youngest veterans), to read books or magazines (19% never versus 9% never), or to work at a hobby (52% never versus 36% never). Only television watching does not vary as a function of age cohort.

Active Pursuits. Respondents were asked about the frequency with which they engage in certain physically active pursuits (e.g., walking, jogging, sports, and strenuous exercise). In general, as the level of physical stress involved in the activity increases, so does the number of nonparticipants. Whereas only 1 in 5 (21%) of the aging veteran population say they never go for walks, 79% say they do not play active sports and 93% say they do not run or jog. As anticipated, the level of nonparticipation tends to increase as age increases (Table 2-23).

Data regarding active pursuits were summed for each respondent, and a physical activities index was generated. Rating scales for each measure were reversed before being summed so that a higher score would indicate greater levels of activity. Group means were then calculated. The mean score reveals relatively little differences in physical activity until age 70. The level of physical activity drops substantially oncer age 75 is reached.

Social Activities. Much of the richness of life comes from a full integration within society, day-to-day interaction with other human beings, and participation in a variety of cultural institutions. The veteran population surveyed appears relatively gregarious. About 3 out of 4 (73%) attend religious services, 72% attend social functions, 58% go to movies, concerts, or sports events, 93% visit with relatives, and 93% visit with friends at least on occasion. However, only 11% of the veterans surveyed ever attend senior centers (Table 2-24).

Generally speaking, there appear to be two distinct age groups of veterans when it comes to level of social activity. There is very little difference in the frequency of social activities for veterans who are aged 55-69. The frequency of some social activities (e.g., attending social events) falls off among veterans aged 70-74, while nearly all decline among veterans aged 75 and over.

Even among the oldest veterans, however, the survey finds a substantial level of social activity. Fully 91% of the oldest veterans still visit with friends and neighbors on occasion. Similarly, 82% visit with relatives on occasion, 60% attend religious services, and 56% attend social functions, while 26% attend movies, concerts, or sports events.

A final type of social activity is uniquely available to veterans. Respondents were asked if they belong to a veterans organization. Almost 1 out of 3 veterans (32%) do belong to a veterans organization. The probability of being a member tends to vary with age. The youngest veterans were least likely to report being a member of a veterans group (27%). Among older veterans, 33% of those aged 60-64, 37% of those aged 65-69, 34% of those aged 70-74, and 39% of those 75 or older say they are a member. The incidence of veterans organization membership is substantially higher among aging veterans (32%) than was found among Vietnam era veterans (19%) in the 1980 study.

Q.5b

Table 2-1

PERIOD OF SERVICE BY AGE COHORT

Q.: During which of these periods did you serve on active duty in the U.S. Armed Forces?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Before World War I	*	-	-	-	-	5
World War I	3	-	-	-	-	34
Between World War I and World War II	4	-	3	6	8	14
World War II	91	86	98	98	98	58
Between World War II and Korean Conflict	9	13	7	8	3	3
Korean Conflict	12	21	8	10	3	3
Between Korean Conflict and Vietnam Era	6	8	5	7	3	2
Vietnam Era	4	6	3	4	-	*
After Vietnam Era	*	1	*	-	-	
Not sure	-	-	-	-	-	-
Refused	-	-	-	-	-	-
No answer	*	*	-	-	-	-

---

*Less than 0.5%.

Q.5a

Table 2-2

LENGTH OF SERVICE BY AGE COHORT

Q.: How long did you serve on active duty in the Armed Forces?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013) %	(920) %	(1,057) %	(621) %	(240) %	(175) %
Less than 90 days	1	*	*	1	1	1
90 days to 180 days	2	1	1	2	2	7
More than 180 days but less than 1 year	4	2	3	4	5	10
1 to 2 years	18	29	10	13	15	21
More than 2 years but less than 20 years	69	61	80	73	74	54
20 years or more	6	7	5	7	3	5
Not sure	*	*	-	-	-	2
Refused	-	-	-	-	-	-
No answer	*	-	*	*	*	-

---

*Less than 0.5%.

Q.7

Table 2-3

MANNER OF RELEASE FROM ACTIVE DUTY

Q.: In what manner were you last released from active duty in the Armed Forces?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Medical or disability release	9	6	10	12	13	12
Military retirement for disability	1	1	2	1	2	1
Military retirement for length of service	6	7	6	8	3	6
Released (not medical or disability) with less than 20 years of service	78	81	77	74	77	67
Other release	6	5	5	5	5	11
Not sure	*	-	*	*	-	2
Refused	-	-	-	-	-	-
No answer	*	-	*	-	-	-

---

*Less than 0.5%.

Q.5c

Table 2-4

PRISONER OF WAR STATUS

Based: Served during wartime

Q.: Were you ever a prisoner of war?

	Base		Yes, POW	No, Not POW	N.A.
Total	(2,946)	%	2	96	2
Age:					
55-59	(895)	%	2	96	2
60-54	(1,042)	%	2	97	1
65-69	(613)	%	2	97	1
70-74	(235)	%	4	94	3
75+	(161)	%	1	98	1
Health Rating:					
Excellent	(631)	%	1	97	2
Good	(1,131)	%	2	97	1
Fair	(719)	%	2	96	2
Poor	(411)	%	3	96	1
Medical Conditions/ Past Year:					
None	(869)	%	1	97	2
1-2	(1,152)	%	2	97	1
3-4	(575)	%	3	95	2
5+	(350)	%	4	95	1
Incapacitated:					
No	(2,904)	%	2	97	1
Yes	(42)	%	7	84	7

Table 2-5

AGE & SEX DISTRIBUTION OF AGING VETERANS

	Total Population %	Veterans' Sample %
Sex:		
Male	43*	97
Female	57	3
Age:		
55-64	50**	65
65 and over	50	35

---

*Total population aged 55 years and older.
**Total population of men aged 55 years and older.

Q.F2

Table 2-6

RACIAL COMPOSITION OF AGING VETERANS

Q.: In which of the categories on this card do you feel you belong?

Base	Veterans 55-64 (1,977) %	Men 55-64 (245) %	Veterans 65 and Over (1,036) %	Men 65 and Over (784) %
White, not Hispanic	88	85	90	88
Black, not Hispanic	5	8	7	7
Hispanic	4	5	4	4
Asian	1	*	*	*
American Indian or Alaskan Native	1	*	1	-
Pacific Islander	*	-	*	-
Other	-	1	-	1

---

*Less than 0.5%.

Q.F1

Table 2-7

EDUCATIONAL ATTAINMENT OF AGING VETERANS COMPARED TO MEN AGED 55 AND OVER

Q.: Please look at this card and tell me what is the last year or grade of school you completed? Just call off the letter.

	Veterans 55-64 (1,977) %	Men 55-64 (244) %	Veterans 65 and Over (1,036) %	Men 65 and Over (782) %
No formal schooling	*	1	1	3
1st-7th grade	7	12	12	18
8th grade	7	8	13	19
Some high school	17	14	16	16
High school	30	28	24	18
Some college	12	15	12	10
2-Year college graduate	5	3	5	3
4-Year college graduate	11	11	8	6
Postgraduate	9	7	7	8
Refused	*	*	*	*

---

*Less than 0.5%.

Q.102,107b

Table 2-8

CURRENT & PREVIOUS TYPE OF WORK

Q.: What kind of work do you do?

Base: Employed full-time/employed part-time, not retired in Q.101.

Q.: What kind of work did you do? (Proxy excluded.)

Base: Currently or previously retired.

Base	Veterans Employed Total (1,314) %	Veterans Retired Total (1,819) %	Veterans Combined Total (3,133) %	All Men 55 and Over (1,003) %
Professional	20	14	16	12
Manager/official	14	10	12	12
Proprietor	9	4	6	4
Clerical worker	4	4	5	6
Sales worker	6	4	5	9
Skilled craftsman, foreman	25	25	24	17
Operative, unskilled laborer	9	15	12	24
Farmer, farm manager, farm laborer	1	2	2	5
Military	*	6	4	1
Other	1	1	1	-

---

*Less than 0.5%.

Q.58

Table 2-9

HOUSEHOLD SIZE

Q.: Including yourself, how many people live in this household?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013) %	(920) %	(1,057) %	(621) %	(240) %	(175) %
1 (live alone)	9	7	7	9	12	24
2	57	46	59	65	68	59
3	20	25	21	17	13	9
4	9	14	8	5	5	6
5	3	5	3	3	2	*
6	1	2	1	1	-	*
7	*	1	*	*	-	*
8	*	*	*	-	-	-
9	*	*	*	*	-	-
10 or more	-	-	-	-	-	-
Not sure	*	-	*	-	-	-
Refused	*	*	-	-	-	-
No answer	*	-	*	*	1	*
Mean	2.5	2.8	2.5	2.3	2.2	2.0

---

*Less than 0.5%.

Q.97a

Table 2-10

MARITAL STATUS

Q.: Are you now married, widowed, divorced, separated, or never married?

		Age of Veteran					Household Composition		
	Total	55-59	60-64	65-69	70-74	75 and Over	Live Alone	With Spouse Only	With Family
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)	(261)	(1,615)	(1,063)
	%	%	%	%	%	%	%	%	%
Married	84	86	89	85	80	68	4	100	87
Widowed	6	3	4	5	9	18	36	*	5
Divorced	4	5	4	4	5	2	30	*	3
Separated	2	2	1	2	1	2	9	*	1
Never married	4	4	2	3	5	9	21	-	4
Refused	-	-	-	-	-	-	-	-	-
No answer	*	*	*	1	*	*	-	*	*

---

*Less than 0.5%.

Q.97a

Table 2-11

COMPARISON OF MARITAL STATUS OF VETERANS AND MEN OF SAME AGE

Q.: Are you now married, widowed, divorced, separated, or never married?

	Veterans 55-64	Men 55-64	Veterans 65 and Over	Men 65 and Over
Base	(1,977)	(245)	(1,036)	(786)
	%	%	%	%
Married	86	82	82	76
Widowed	3	6	9	17
Divorced	4	5	4	3
Separated	2	1	2	1
Single/never married	3	3	5	3
No answer	*	2	*	-

---

*Less than 0.5%.

Q.59

Table 2-12

HOUSEHOLD MEMBERS

Q.: Which of the following people live with you?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Live alone	9	7	7	9	12	24
Your spouse	83	85	87	85	79	64
Your children under 18	9	16	6	5	1	2
Your children 18 & over	25	35	25	18	15	10
Your parent(s)	2	4	1	1	3	-
Other relatives	8	8	7	9	6	8
Other nonrelatives	2	2	2	1	3	6
Not sure	*	-	*	-	-	-
Refused	*	*	-	-	-	-
No answer	*	*	*	1	1	*

---

*Less than 0.5%.

Q.60

Table 2-13

CHILDREN NOT IN HOUSEHOLD

Q.: Do you have any children who are not living with you?

		Age of Veteran					Household Composition		
	Total	55-59	60-64	65-69	70-74	75 and Over	Live Alone	With Spouse Only	With Family
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)	(261)	(1,615)	(1,063)
	%	%	%	%	%	%	%	%	%
Yes, have	77	82	81	77	61	57	53	80	80
No, don't have	23	18	19	22	38	42	47	20	20
Not sure	*	-	*	-	*	-	*	*	-
Refused	*	*	-	*	-	-	-	*	-
No answer	*	*	*	1	1	*	*	*	*

---

*Less than 0.5%.

Q.61,57

Table 2-14

HOUSING MOBILITY

Q.: How long have you lived in this county?

Q.: How long have you lived in your current residence?

	This County	Current Residence
Base	(3,013) %	(3,013) %
1 year or less	1	4
More than 1 year to 2 years	1	4
More than 2 years to 3 years	1	3
More than 3 years to 4 years	1	3
More than 4 years to 5 years	1	4
More than 5 years to 10 years	5	13
More than 10 years	89	69
Not sure	*	*
Refused	-	-
No answer	*	*

---

*Less than 0.5%.

Q.62

Table 2-15

LIKELIHOOD OF MOVING

Q.: How likely would you say you are to move to another state in the next three to five years?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Very likely	5	6	6	4	1	2
Somewhat likely	7	8	7	6	6	3
Not very likely	22	24	23	21	15	14
Not at all likely	64	59	62	68	74	77
Not sure	2	3	2	1	4	3
Refused	-	-	-	-	-	-
No answer	*	*	*	-	-	*

---

*Less than 0.5%.

Q.114a

Table 2-16

HOUSING TENURE

Q.: Do you or your spouse own your home, rent, or are you living with relatives?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Own	85	87	88	86	84	75
Rent	11	10	10	10	12	18
Live with relatives	2	2	1	2	3	3
Other	1	1	1	1	1	4
Not sure	*	-	*	-	-	-
Refused	*	*	*	-	-	-
No answer	*	*	*	1	*	*

---

*Less than 0.5%.

Q.114d

Table 2-17

RENTAL UNIT TYPE

Base: Rent in Q.114a.

Q.: Is this senior citizen housing or public housing? (Proxy excluded.)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(318)	(96)	(102)	(61)	(29)	(30)
	%	%	%	%	%	%
Yes, senior citizen	1	-	-	5	-	2
Yes, public housing	28	23	27	30	39	36
Yes, both	2	1	1	4	3	5
No, neither	65	72	67	63	52	55
Not sure	1	-	1	-	3	-
Refused	-	-	-	-	-	-
No answer	3	4	4	-	3	5

Q.64

Table 2-18

FUTURE RESIDENCE

Q.: Ten years from now, do you expect to be living in your own home or apartment, in a retirement village, with relatives, in a nursing home, or where? (Proxy excluded.)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Own home/apartment	83	88	86	84	73	68
Retirement village	2	2	1	3	*	1
With relatives	1	1	1	1	1	2
Nursing home	1	*	1	2	2	3
Other	1	1	*	1	1	2
Not sure	11	8	9	10	21	20
Refused	*	*	*	*	1	*
No answer	*	*	*	*	*	-
Don't expect to be living	1	-	1	*	*	4

---

*Less than 0.5%.

Q.F11

Table 2-19

TYPE OF DWELLING

Q.: Type of dwelling.

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
One-family house	89	92	91	89	85	80
Two-to-four-unit dwelling	5	4	4	7	8	7
Apartment house	4	3	3	3	6	11

Q.F12,F13,F14,F15

Table 2-20

NEIGHBORHOOD & UNIT CONDITION

Q.: Condition of block.

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Good	83	84	83	81	80	84
Fair	13	13	13	15	18	11
Poor	2	2	2	2	1	3
Q.: Condition of Respondent's Building.						
Sound	91	91	92	92	90	90
Deteriorating	5	6	5	5	7	6
Run down	1	1	1	2	1	2
Q.: Interior of Respondent's House or Apartment.						
Good condition	86	86	86	87	85	85
Needs some repair	8	8	7	7	10	7
Needs a lot of repair	1	1	1	2	*	2
Q.: Furnishings of House or Apartment.						
Good condition	82	82	83	85	82	77
Fair condition	10	10	9	9	11	15
Poor condition	2	2	2	2	2	2

---

*Less than 0.5%.

Q.65

Table 2-21

FREQUENCY OF SHOPPING

Q.: How frequently do you...go shopping? (Proxy excluded.)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Almost every day	9	8	8	12	11	10
About 3-4 times a week	25	21	25	29	29	29
About once a week	39	38	41	38	40	30
About once or twice a month	12	14	12	9	7	9
About once every few months	5	7	5	4	3	5
About once a year	2	3	3	2	1	-
Never	8	7	7	6	9	17
Not sure	*	-	*	-	-	-
Refused	*	*	-	*	-	-
No answer	*	*	*	*	-	-

---

*Less than 0.5%.

Q.65

Table 2-22

PASSIVE/SOLITARY ACTIVITIES

Q.: How frequently do you...?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Read a Newspaper?						
At least once a week	95	94	94	93	94	88
Less often than once a week	1	1	1	2	1	1
Never	4	3	3	5	5	11
Read Books or Magazines?						
At least once a week	75	76	76	73	72	70
Less often than once a week	13	14	14	13	13	11
Never	11	9	10	12	14	19
Watch Television?						
At least once a week	96	98	97	96	97	97
Less often than once a week	1	1	1	1	*	-
Never	1	1	1	3	2	2
Work at a Hobby?						
At least once a week	49	48	51	54	44	44
Less often than once a week	12	15	12	12	11	4
Never	37	36	35	35	43	52

---

*Less than 0.5%.

Q.65

Table 2-23

PHYSICALLY ACTIVE PURSUITS

Q.: How frequently do you...(Proxy excluded)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Go for a Walk?						
At least once a week	69	67	69	75	73	60
Less often than once a week	9	13	10	6	7	6
Never	21	19	21	19	20	32
Exercise Strenuously?						
At least once a week	27	32	29	31	19	14
Less often than once a week	4	6	5	3	2	5
Never	66	62	64	66	78	81
Play at Active Sports?						
At least once a week	13	15	14	12	7	6
Less often than once a week	7	10	7	4	5	3
Never	79	74	77	84	87	92
Run or Jog?						
At least once a week	3	5	5	1	1	2
Less often than once a week	3	3	3	2	1	-
Never	93	91	92	96	98	98
Mean Score	10.4	10.9	10.6	10.6	9.5	7.8

Q.65

Table 2-24

SOCIAL ACTIVITIES

Q.: How frequently do you...(Proxy excluded)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Attend Religious Services?						
At least once a week	43	40	43	49	44	36
Less often than once a week	30	34	31	25	28	24
Never	26	25	25	25	27	40
Attend Social Functions?						
At least once a week	20	21	20	20	16	15
Less often than once a week	52	55	56	52	48	41
Never	26	22	23	26	34	42
Attend Movies, Concerts and Sporting Events?						
At least once a week	8	9	9	8	6	5
Less often than once a week	50	60	52	45	42	21
Never	41	30	39	46	50	73
Visit with Relatives?						
At least once a week	47	48	47	47	45	41
Less often than once a week	46	47	47	45	46	41
Never	7	5	6	6	8	18
Visit with Friends or Neighbors?						
At least once a week	68	64	68	71	69	69
Less often than once a week	25	27	25	22	20	22
Never	7	7	6	7	10	9
Attend Senior Centers?						
At least once a week	4	1	4	5	4	6
Less often than once a week	7	3	7	11	13	12
Never	88	95	88	83	80	79
Mean Score	19.2	19.4	19.5	19.6	18.7	16.1

Q.F4a

Table 2-25

VETERAN GROUP MEMBERSHIP

Q.: Membership in Veterans Organizations.

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Yes	32	27	33	37	34	39
No	67	72	67	62	66	60

3. HEALTH STATUS OF THE OLDER VETERAN

Summary

The majority of veterans aged 55 and over describe their health as excellent or good compared with others their own age. Only 9% of these veterans had to stay in bed all day with an illness at some time during the previous two weeks. Only 2% are physically or mentally incapacitated.

Certain types of medical conditions are widespread among the older veterans. Arthritis and hypertension are the most common health problems among the aging veteran. The killer diseases of cancer, heart attacks and strokes are far from uncommon. During the past twelve months, the average veteran had two health conditions or diseases. In addition, 3% of older veterans had an accident or injury in the past twelve months that required hospitalization.

Both the lifetime incidence and the past-year incidence of physical disease in the veteran population increases with age. By contrast, psychological disorders and problems are distributed equally across all age cohorts. Nervous and emotional problems are the fourth most common current health problems among veterans aged 55 and over.

The aging process clearly affects the activities that veterans are able to perform. One quarter of veterans aged 55 and over report that they are unable to work because of their health. Almost half of the aging veterans say their activities are limited by their health.

Despite these limitations, very few veterans have lost their functional autonomy. With the exception of heavy housework, only a handful of veterans need assistance in their routine activities.

Although the aging veteran population appears to be in relatively good health, the survey does not find a decline in morbidity among the younger veteran cohorts. On the contrary, the younger veterans exhibit higher age-specific rates of illness across a broad range of medical conditions. The implication of this finding is that the medical need for treatment will be greater among the younger cohorts than it was for earlier cohorts. The morbidity rate in the aging veteran population will be greater than predicted from the experience of earlier cohorts. Thus, the demand for medical care among the aging veterans is likely to increase faster than predicted.

General Health Status of the Aging Veteran

The majority of the aging veteran population consider themselves to be in good health compared to other people their own age. Sixty-one percent of the veterans say that they are in good (39%) or excellent (22%) health. By contrast, 25% of the veterans describe their health as fair, and 14% say it is poor compared to others their own age (Table 3-1).

Despite the age-specific anchor in the question, there are some variations in self-health ratings by age. The proportion of veterans who describe their health as fair or poor increases from 34% of those aged 55-59 to 43% of those aged 75 and over. However, the 42% of veterans aged 65 and over who consider their health to be fair or poor is statistically indistinguishable from the 39% of the general public aged 65 and over who consider their health to be fair or poor compared with others their own age.*

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*John Boyle and Paul Brounstein, Views of Informed Consent and Decisionmaking, Louis Harris and Associates, September 1982.

Among veterans aged 55-74, 8% to 10% have been kept in bed all day by illness or injury at some time in the previous two weeks. However, the incidence of illness rises considerably among those veterans aged 75 and over. Nearly twice as many veterans aged 75 and over (15%) were confined to bed because of illness in this two-week period. (Table 3-2).

Although most aging veterans consider themselves to be in good health and only a few have been bed-ridden in the previous two weeks, many aging veterans report health limitations. One quarter of veterans aged 55 and over (25%) report that their health keeps them from working (Table 3-3). Moreover, nearly half (47%) report that they are limited in some way because of a disability or their health (Table 3-4).

The incidence of health limitations among older veterans is closely related to age. Only 18% of veterans aged 55-59 report being unable to work because of their health, compared to 39% of veterans aged 75 and over. Moreover, the proportion of veterans who suffer some health limitations rises from 38% of 55-59 year olds, to 46% of 60-64 year olds, 57% of 70-74 year olds, and 68% of those 75 and over.

A total of 2% of all veterans aged 55 and over who are still living in the noninstitutionalized population are physically or mentally incapacitated. Less than 1% of veterans under 65 years old are incapacitated. By contrast, nearly 1 out of 10 veterans aged 75 and older are incapacitated (Table 3-5). (See chapter 9 for more details.)

Medical Problems of the Aging Veteran

The most common health condition among older veterans is arthritis. Among all veterans, 36% report having had arthritis. The incidence of arthritis rises from 29% among those 55-59 to 48% among those 75 and older (Table 3-6).

Hypertension is the second most common health condition among older veterans. Nearly one-third of veterans aged 55 or older (31%) have had hypertension.

Less serious medical conditions that are reported by the aging veteran population include hernias (21%), hemorrhoids (19%), and ulcers (15%). Fully 17% of veterans aged 55 and over report deafness in either ear, while 8% report cataracts and 4% report blindness in either eye.

Prostate problems are one of the most widely reported medical conditions among veterans aged 55 and over (17%). The incidence of prostate trouble increases with age, from 10% veterans of aged 55-59 to 34% of veterans aged 75 and older. Indeed, prostate problems are the second most common medical condition among veterans aged 75 and older.

Heart attacks or heart failures have been experienced by 14% of veterans aged 55 and over. Other heart disease are reported by 9% of the aging veterans.

A number of respiratory disorders are found among the aging veteran population. One out of seven veterans (15%) have had pneumonia. Others report emphysema (8%), bronchitis (7%), and asthma (5%).

Nearly 1 out of 10 veterans (9%) report having had a diagnosed case of cancer. The incidence of cancer among living, noninstitutionalized veterans is 8% among those aged 55-64, but 15% among those aged 75 and over (Table 3-7).

The most common types of cancer among older veterans who have been diagnosed as having cancer are skin cancer (44%), cancer of the prostate (14%), and stomach or colon cancer (12%). Prostate cancer is substantially higher among veterans aged 65 and over, representing one-quarter of all diagnosed cases of cancer in their age group. Oral and pharyngeal cancer is more common among the youngest veterans (10%) than among older veterans. The relatively high rate of skin cancer and low rate of lung cancer may say more about survival rates than incidence rates.

Some of the other serious medical conditions reported by a substantial number of aging veterans include diabetes (9%) and stroke (5%). A number of circulatory problems are found among these older veterans, including arteriosclerosis (8%), varicose veins (7%), blood clots (3%), phlebitis (2%), and anemia (2%).

Chronic urological and gastrointestinal disorders are also fairly common. Among veterans aged 55 and over, 9% report kidney stones, 7% report bladder trouble, and 5% report other kidney trouble. In addition to ulcers (15%), veterans also report gallstones (7%), gastritis (5%), colitis (3%), and removal of intestinal tissue (2%).

The diseases and medical conditions experienced by veterans in the past year are quite similar to the lifetime distribution. During the previous twelve months, 30% of veterans aged 55 and over have had arthritis, 22% have had hypertension, 15% have had deafness, and 7% have had hemorrhoids. Heart attacks are reported in the past twelve months by 5% of the veterans. Strokes in the past year are reported by 2% (Table 3-8).

On average, veterans aged 55 and over had 2 medical conditions in the past year. The incidence of medical conditions increases with age; veterans aged 55-59 have had 1.6 conditions, compared to 2.0 for the 60-64 year olds and 2.5 for those 70 years old or older (Table 3-9).

In addition to medical conditions, 3% of veterans report having had accidents or injuries in the past year that required hospitalization. The incidence of injuries and accidents requiring hospitalization does not vary by age. The proportion of 55-59-year-old veterans who have had serious accidents and injuries (4%) is identical to the proportion among those 75 and older (4%) (Table 3-10).

Psychological and Psychosomatic Problems

Veterans report psychological problems at rates similar to those experienced in the general population. Approximately 1 in 10 veterans (11%) aged 55 and over report that they have been treated by a doctor for anxiety, depression, or any other nervous or emotional problem. This rate is relatively constant among all age groups less than 75 years old (Table 3-11).

In most cases, veterans who have been treated for psychological problems are unable to specify the problem in any more detail than "anxiety" or "depression." However, 9% of veterans who have been treated for psychological problems say that the problems were related to combat experiences or combat memories. The incidence of combat related psychological problems is similar for veterans aged 55-59, 60-64, and 65-69, but virtually disappears among older veterans.

Almost 1 out of 10 veterans (9%) report having had nervous or emotional problems in the past twelve months. This makes psychological problems the fourth most prevalent health condition in the past year among the older veteran, following arthritis (30%), hypertension (22%) and deafness (15%). Unlike these other conditions, however, psychological problems show no age effects. The proportion of veterans who report nervous or emotional problems remains relatively constant across all age cohorts (Table 3-12).

The proportion of veterans who report having recently experienced one or more of the manifestations of somatization from the Symptoms Checklist (SCL-90) is higher than the proportion who report nervous/emotional problems. Nearly two-thirds (65%) report one or more of the symptoms from the SCL-90 in the past year. Most commonly, veterans report back pains (36%), pains in the heart or chest (20%), trouble catching their breath after mild exertion (20%), and numbness or tingling (19%) (Table 3-13). Although the SCL-90 is a validated scale for measuring psychosomatic conditions, particularly in this population we may be measuring symptoms of the aging process rather than somatization.

Indeed, some of the individual symptoms vary with age. Trouble catching one's breath increases from 18% to 27% across age groups. Feeling weak increases from 14% to 23% between the youngest and oldest veterans. Fainting or dizziness increases from 10% to 22%. However, the combined score on the psychomatic index shows little effect by age.

Functional Impairment

As noted earlier, nearly half of all veterans report that their activities are limited in some way by their health. Moreover, the likelihood of limitation of activities increases with age. These limitations, however, do not appear to produce functional impairments that require support services.

The veterans were asked whether they could perform each of sixteen tasks from a functional autonomy scale by themselves (without difficulty by yourself, with some difficulty but on your own) or whether they need assistance (some assistance from another person, completely unable to do it).

Very few veterans aged 55 and over report needing assistance for these day-to-day activities. The most common limitation is found for heavy work around the house, which 21% of veterans say they cannot do without some assistance. The next most common areas of functional impairment are getting to places outside of walking distance (7%), doing the laundry (7%), shopping for groceries (6%), and preparing meals (5%). Thus, with the exception of heavy work around the house, only 1 in 20 veterans appear to need outside assistance to perform the routine activities of daily life. For most other activities only 1% to 2% of veterans report needing assistance (Table 3-14).

Generally speaking, there is an increase in functional impairment with age in each of these task areas. However, the dramatic increase in functional dependence occurs once age 75 is reached. Among the veterans aged 75 and older, 49% cannot do heavy work around the house without assistance, 28% cannot get to places outside of walking distance, 22% cannot do the laundry, 22% cannot shop for groceries, and 20% cannot prepare meals for themselves. Even in the oldest age cohort, however, most veterans report that they can function independently in performing the routine tasks of daily living.

Half of all veterans (51%) report that they need a prosthetic device or supporting aid all or most of the time. Almost 9 out of 10 (89%) of veterans who say they need such devices, however, cite false teeth as the needed device. One out of ten (12%) report using a hearing aid all or most of the time. The specialized devices and prosthetics associated with the disabled veteran -- e.g. wheelchair (2%), artificial limb (1%), artificial eye (less than 0.5%.), etc. -- are rare even among those who do need some kind of supporting aids (Table 3-15).

On the basis of interviewer observation, approximately 3% of the veterans are partially or completely blind (Table 3-16). Approximately 12% have difficulty hearing, according to interviewers (Table 3-17). And interviewers report that about 16% of the veterans were slow in answering questions (Table 3-18).

In each of these cases, there is an increased incidence of functional impairment (interviewer observed) with age. Good hearing begins to seriously decline after age 65 (from 91% to 84%) and drop even more precipitously after age 70 (from 84% to 70%). Mental alertness seriously slips at age 70 (from 82% to 73%), but declines most precipitously after age 75 (from 73% to 57%). Although blindness constantly increases with age, it only becomes widespread among veterans aged 75 and over (11%).

Interviewers reported that 1 in 10 veterans (10%) exhibited walking difficulties. This impairment increases from 7% of the 55-59 cohort to 13% of the 70-74 cohort and 27% of the veterans aged 75 and over (Table 3-19).

Crippled hands and legs, possibly as a result of arthritis, were observed in 2% of the 55-59 cohort, 4% of the 60-74 cohorts, and 9% of the 75-and-over veterans. By contrast, the incidence of missing limbs remains about the same (1%) across age cohorts.

Age-Specific Morbidity Rates

The lifetime prevalence of medical conditions among veterans tends to increase with age. There are a few important exceptions that tend to be relatively constant across age cohorts (hypertension, kidney stones, migraine headaches, gastritis) as well as a few diseases where the oldest veterans show a lower lifetime rate of morbidity than do the youngest veterans (hemorrhoids, ulcers). However, in most cases the lifetime prevalence of disease increases with age.

Current morbidity also increases with age. For most of the common health conditions, we find that the prevalence of the disease during the past year is higher among the older veterans. Exceptions to this rule include hypertension, hemorrhoids, bursitis, migraine headaches, ulcers, and gastritis. As noted earlier, the average number of medical disorders in the past year increases from 1.6 for the 55-59 year old veterans to 2.5 for the 70-74 year old veterans and 2.5 for veterans 75 and older.

Although it is generally accepted that health declines with age, one goal of this study was to see whether the rate of morbidity was lower among the younger cohort than it had been among the older cohorts when ages were comparable. Specifically, it was hoped that the study would establish whether veterans are healthier now than veterans were ten or twenty years ago. Changes in age-specific morbidity rates among younger cohorts would effect forecasts of medical service demand among the aging veteran population.

In order to establish age-specific morbidity rates, veterans who reported any medical conditions were asked the age at onset. Specifically, the veterans were asked: "How old were you when the (condition) was first diagnosed?" With this information, we could create cumulative prevalence tables for each disease that would permit us to compare the proportion in each veteran cohort who had experenced the disease by a specific age. If there were no changes in disease rate among the age cohorts, we would expect to find no difference in the sample proportions who report each disease by a specific age.

A review of twelve medical conditions, including the most common (arthritis, hypertension, hernia, hemorrhoids, prostate trouble, deafness, pneumonia, and ulcer) and the most serious (heart attack, diabetes, cancer, and stroke), reveals a generally consistent difference in age-specific prevalence rates across the age cohorts. We had expected to find lower rates among the younger cohorts, which would have indicated better health. However, the survey reveals a consistent pattern, in which younger veterans are more likely than older veterans to have developed the disorder by a certain age.

The incidence of arthritis by age 54 is 8.6% among the oldest cohort, compared with 20.9% among the youngest cohort. The incidence of hypertension by age 54 is 3.7% among the oldest cohort and 21.1 among the youngest. The incidence by age 54 increases from the oldest to youngest cohort for hernias (7.8% to 13.8%); hemorrhoids (6.6% to 14.6%); prostrate troubles (2.4% to 6.3%); deafness (6.1% to 8.5%); pneumonia (8.6% to 12.4%); ulcers (1.6% to 12.6%); heart attack (1.6% to 8.1%); cancer (2.0% to 5.5%); diabetes (1.6% to 4.3%); and stroke (.4% to 2.0%) (Table 3-21).

Further analyses, not reported here, were conducted to compare rates at different ages for different cohorts. The effects of recall by age could be ameliorated by comparing the most recently completed age period shared by two cohorts. The pattern of higher rates among younger cohorts held up in the extended anlysis.

These findings indicate a significantly higher morbidity rate in younger cohorts of veterans than their predecessors experienced by the same age. A number of alternative explanations appear reasonable:

-- Earlier diagnosis for younger cohorts;

-- Higher mortality among older cohorts; and

-- Different environmental conditions and exposures among cohorts (e.g. stress).

In short, younger veterans may be getting sicker, or sicker members of the younger veterans may be less likely to die, or we may be diagnosing disease states earlier. Regardless of the cause, it is clear that the number of diagnosed conditions is higher among younger cohorts by any specific age. Thus, demand forecasts based upon the experience of older cohorts will have to be revised upwards.

Q.12

Table 3-1

SELF HEALTH RATING OF VETERANS

Q.: Now, I'd like to ask you a few questions about your health. Compared to other people your own age, would you say that your health is excellent, good, fair or poor? (Excludes proxies)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966) %	(917) %	(1,046) %	(610) %	(234) %	(159) %
Excellent	22	23	22	21	18	21
Good	39	43	38	37	36	36
Fair	25	22	24	27	30	25
Poor	14	12	16	14	14	18
Not sure	*	*	*	1	1	-
No answer/refused	*	*	-	*	*	-

---

*Less than 0.5%.

Q.20

Table 3-2

BED DAYS: PAST TWO WEEKS

Q.: During the past two weeks, how many days did illness or injury keep you in bed all or most of the day, if any?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Days						
None	90%	91%	90%	89%	89%	84%
One	1	2	1	1	1	1
Two	1	1	1	2	*	2
Three	1	1	1	*	2	1
Four	1	1	1	1	2	1
5-6	1	*	1	1	1	-
7	1	*	1	1	1	-
8-9	*	-	*	1	1	-
10	*	*	*	1	*	1
11-13	*	*	*	*	1	2
14	3	2	2	2	1	7
Mean Days	.7	.5	.6	.7	.6	1.4

---

*Less than 0.5%.

Q.13

Table 3-3

HEALTH LIMITATIONS ON WORKING

Q.: Does your health keep you from working?

		Age of Veteran				
Base	Total (3,013) %	55-59 (920) %	60-64 (1,057) %	65-69 (621) %	70-74 (240) %	75 and Over (175) %
Yes	25	18	26	27	29	39
No	64	80	69	55	39	32
Retired/no answer	11	2	5	18	32	29
Not sure	*	*	*	1	-	-
No answer/refused	*	*	*	*	-	*

---

*Less than 0.5%.

Q.13,14a,b

Table 3-4

TOTAL HEALTH LIMITATIONS

Q.: Does your health keep you from working?

Q.: Are you limited in the kind or amount of work, including housework, you can do because of your health?

Q.: Are you limited in any way because of a disability or health?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Yes	47	38	46	52	57	68
No	53	62	54	48	43	32
Not sure	*	-	-	-	*	-
No answer/refused	*	-	*	*	-	-

---

*Less than 0.5%.

Table 3-5

INCAPACITATED VETERANS

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Not incapacitated	98	100	99	98	98	91
Incapacitated	2	*	1	2	2	9

---

*Less than 0.5%.

Q.26,29

Table 3-6

LEADING ILLNESSES: EVER

Q.: Have you ever had any of these conditions?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Arthritis	36	29	36	40	42	48
Hypertension	31	28	32	36	27	27
Hernia or rupture	21	16	22	25	25	27
Hemorrhoids	19	18	19	20	24	16
Prostate trouble	17	10	18	18	22	34
Deafness in either ear	17	11	16	22	23	28
Ulcer	15	15	16	16	18	11
Pneumonia	15	15	13	14	18	17
Bursitis	14	13	14	14	14	16
Heart Attack or heart failure	14	10	12	17	21	18
Cancer	9	8	8	10	11	15
Diabetes	9	6	10	12	13	12
Other heart disease	9	7	10	9	9	14
Kidney stones	9	8	10	10	8	7
Arteriosclerosis	8	5	7	10	15	17
Migraine headache	8	9	8	7	9	8
Gout	8	7	8	9	7	7
Cataracts	8	3	5	12	10	27
Emphysema	8	5	8	8	11	11
Bronchitis	7	6	7	8	10	11
Bladder trouble	7	5	7	7	10	14
Varicose veins	7	6	7	8	9	9
Gallstones	7	5	7	9	8	9
Stroke	5	3	5	5	9	12
Other kidney problems	5	3	6	5	5	7
Asthma	5	4	5	4	8	6
Gastritis	5	5	4	5	5	4

Q.29

Table 3-7

CANCER AMONG VETERANS

Q.: Has a doctor ever told you that you had cancer?

		Age of Veteran				
Base	Total (3,013) %	55-59 (920) %	60-64 (1,057) %	65-69 (621) %	70-74 (240) %	75 and Over (175) %
Yes	9	8	8	10	11	15
No	90	92	92	90	88	84
Not sure	*	-	*	*	1	-
No answer/refused	*	*	*	*	*	*

Q.30a

Q.: In which parts of your body was the cancer located?

Base: Have had cancer.

		Age of Veteran				
Base	Total (279) %	55-59 (75) %	60-64 (86) %	65-69 (64) %	70-74 (27) %	75 and Over (27) %
Skin	44	53	41	38	38	51
Prostate	14	3	11	25	21	27
Stomach, colon	12	6	16	16	7	14
Mouth, throat, larynx	7	10	7	5	7	3
Lung	7	12	5	7	3	8
Bone	1	-	4	2	-	-
Lymph	2	3	3	2	-	-
Other	18	18	22	14	28	8
Not sure	1	1	1	-	-	-
Refused/no answer	2	4	3	4	-	-

---

*Less than 0.5%.

Q.28

Table 3-8

LEADING ILLNESSES: PAST YEAR

Q.: During the past twelve months did you have (READ ITEM)?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Arthritis	30	25	30	33	38	41
Hypertension	22	19	24	26	20	19
Deafness, either ear	15	10	14	20	21	26
Hemorrhoids	7	8	7	7	7	8
Diabetes	7	5	7	9	11	7
Prostate trouble	7	4	8	7	12	11
Bursitis	7	7	7	6	8	4
Arteriosclerosis	7	4	5	8	14	13
Emphysema	6	4	7	6	10	10
Other heart disease	6	4	8	6	6	9
Hernia/rupture	6	5	6	7	8	5
Heart attack or heart failure	5	4	5	6	7	7
Migraine headaches	5	6	5	4	6	5
Ulcer	5	4	6	6	6	2
Cataracts	5	2	3	8	7	14
Varicose veins	5	4	5	6	5	4
Gout	4	4	5	5	5	4
Bronchitis	4	3	3	4	6	6
Bladder trouble	4	2	4	3	5	9
Blindness in either eye	4	2	4	4	6	7
Gastritis	3	4	3	4	4	3
Asthma	3	3	3	3	4	4
Other kidney trouble	2	2	3	2	3	3
Stroke	2	1	2	1	4	5
Paralysis of any kind	2	2	2	2	3	2

Q.28

Table 3-9

NUMBER OF MEDICAL CONDITIONS IN PAST YEAR

Q.: During the past twelve months did you have (READ ITEM)?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
None	30	39	29	24	20	21
1-2	39	37	40	40	42	38
3-4	19	15	19	24	22	22
5 or more	12	9	12	12	16	19
Mean Number of Conditions	2.0	1.6	2.0	2.2	2.5	2.5

Q.32c

Table 3-10

INCIDENCE OF SERIOUS ACCIDENTS AND INJURIES: PAST YEAR

Q.: Have you had any accidents or injuries in the past twelve months which required hospitalization?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Yes, have had	3	4	3	2	3	4
No, haven't had	96	96	95	97	97	94
Not sure	*	*	1	*	-	-
No answer/refused	1	*	1	1	*	2

---

*Less than 0.5%.

Q.33a

Table 3-11

ANXIETY, DEPRESSION AND OTHER NERVOUS/EMOTIONAL PROBLEMS: EVER

Q.: Have you ever been treated by a doctor for anxiety, depression, or any other nervous or emotional problem? (Excludes proxies)

		Age of Veteran				
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %
Yes, have been treated	11	12	12	11	10	7
No, haven't been	88	87	87	88	90	92
Not sure	*	*	*	-	-	-
No answer/refused	1	1	1	1	*	1

Q.33b

Q.: What was the problem?

Base: Have been treated.

		Age of Veteran				
Base	Total (352) %	55-59 (106) %	60-64 (134) %	65-69 (72) %	70-74 (25) %	75 and Over (15) %
Depression/problems due to combat memories/ experience	9	9	10	11	4	-
Depression due to alcohol/drugs	3	3	3	5	-	-
All others	86	87	86	77	96	100
Not sure	1	1	1	2	-	-
No answer	1	-	-	5	-	-

---

*Less than 0.5%.

Q.34

Table 3-12

NERVOUS/EMOTIONAL PROBLEMS: PAST YEAR

Q.: During the past twelve months have you had any nervous or emotional problems?

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Yes	9	10	10	8	8	11
No	90	90	90	91	91	85
Not sure	*	*	*	1	*	1
No answer/refused	*	*	*	*	1	2

---

*Less than 0.5%.

Q.32a

Table 3-13

SYMPTOMS CHECKLIST: PAST YEAR

Q.: Here is a list of problems and complaints that people sometimes have. During the past year have you had any of these problems? (IF "YES": Which ones?) (Excludes proxies)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Have had:						
Lower back pains	36	35	37	35	35	38
Pains in heart or chest	20	17	21	20	23	20
Trouble catching breath	20	18	21	19	23	27
Numbness or tingling	19	19	21	18	16	17
Feeling weak	17	14	18	14	21	23
Fainting or dizziness	15	10	16	16	21	22
Chronic nausea or upset stomach	13	12	14	14	16	13
Fitful sleep	13	13	13	14	12	15
Heavy feeling in arms and legs	12	11	12	11	13	18
Insomnia	9	9	9	9	11	10
None	35	39	36	35	28	27
Mean psychomatic score	.5	.5	.6	.5	.5	.6

Q.66

Table 3-14

FUNCTIONAL IMPAIRMENT BY AGE

Q.: Now I'd like to ask you how well you can do certain things if you wanted to do them. Can you usually (READ EACH ITEM) without difficulty by yourself, with some difficulty but on your own, with some assistance from another person, or are you completely unable to do it?

		Age of Veteran				
Base	Total (3,013) %	55-59 (920) %	60-64 (1,057) %	65-69 (621) %	70-74 (240) %	75 and Over (175) %
Eat Meals						
Need some assistance	*	*	*	*	*	2
Completely unable	*	-	-	-	-	2
Get In and Out of Bed						
Need some assistance	1	-	*	1	*	3
Completely unable	*	*	-	*	1	3
Get Around the House						
Need some assistance	1	*	*	*	*	2
Completely unable	*	-	-	*	1	2
Dress and Undress						
Need some assistance	1	1	1	1	1	4
Completely unable	*	*	*	-	1	3
Take a Bath or Shower						
Need some assistance	1	1	1	1	1	6
Completely unable	1	*	*	*	1	5
Go to the Bathroom						
Need some assistance	*	*	1	*	*	2
Completely unable	*	*	-	*	1	4
Manage Your Money						
Need some assistance	2	1	1	1	4	6
Completely unable	2	1	1	2	4	12
Heavy Work Around the House						
Need some assistance	6	4	6	7	10	11
Completely unable	15	11	14	14	22	38
Light Work Around the House						
Need some assistance	1	1	2	1	1	2
Completely unable	4	1	3	3	5	19

(Continued)

Q.66

Table 3-14 (Continued)

FUNCTIONAL IMPAIRMENT BY AGE

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(3,013)	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%	%
Do the Laundry						
Need some assistance	2	2	1	2	2	3
Completely unable	5	3	4	5	7	19
Prepare Meals						
Need some assistance	1	1	1	2	2	4
Completely unable	4	2	3	3	5	16
Shop for Groceries						
Need some assistance	2	2	2	1	5	6
Completely unable	4	2	2	4	5	16
Get Around Outside						
Need some assistance	2	1	1	1	2	7
Completely unable	1	*	1	1	2	8
Take Medicine						
Need some assistance	1	1	*	1	1	6
Completely unable	1	*	*	-	1	5
Make Telephone Calls						
Need some assistance	1	*	*	*	2	5
Completely unable	1	1	1	1	2	8
Get to Places Out of Walking Distance						
Need some assistance	3	2	2	3	5	11
Completely unable	4	2	2	3	8	17

---

*Less than 0.5%.

Q.37a

Table 3-15

NEED PROSTHETIC DEVICES AND SUPPORTING AIDS

Q.: Do you need to use any prosthetic devices or supporting aids, including hearing aids or false teeth, all or most of the time?

		Age of Veteran				
Base	Total (3,013) %	55-59 (920) %	60-64 (1,057) %	65-69 (621) %	70-74 (240) %	75 and Over (175) %
Yes	51	43	48	58	65	73
No	48	57	51	41	35	25
Not sure	*	*	*	-	-	*
No answer/refused	1	*	1	1	*	2

Q.37b

TYPES OF PROSTHETIC DEVICES AND AIDS USED ALL OR MOST OF THE TIME

Base: Need device

Q.: Which devices or aids do you need to use all or most of the time?

		Age of Veteran				
Base	Total (1,538) %	55-59 (392) %	60-64 (505) %	65-69 (361) %	70-74 (155) %	75 and Over (125) %
False teeth	89	91	89	88	91	85
Hearing aid	12	8	9	13	18	20
Cane/crutches	6	4	5	4	8	15
Neck or back brace	2	3	3	2	1	2
Wheelchair	2	2	2	2	2	6
Glasses, contact lenses	1	2	1	1	2	2
Walker	1	-	1	2	2	4
Leg brace	1	1	1	1	1	1
Artificial limb	1	1	1	2	-	1
Catheter	1	1	1	1	-	-
Artificial eye	*	-	1	1	-	1
Support hose	*	*	*	1	-	-
Other	2	1	3	3	4	3
Not sure	*	-	-	-	-	1
No answer	2	1	2	2	-	2

---

*Less than 0.5%.

Q.F6

Table 3-16

BLINDNESS BY INTERVIEWER OBSERVATION
(Excludes Proxies)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Can see (with or without glasses	94	95	95	95	92	86
Is partially blind	3	1	2	3	5	11
Is completely blind	*	*	*	-	-	-
Can't determine	2	2	2	1	3	3

---

*Less than 0.5%.

Q.F7

Table 3-17

HEARING PROBLEMS BY INTERVIEWER OBSERVATION
(Excludes Proxies)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966)	(917)	(1,046)	(610)	(234)	(159)
	%	%	%	%	%	%
Can carry on a conversation without speaker raising voice	86	93	91	84	70	63
Can understand speaker only with firm, clear diction	10	5	6	12	25	28
Can understand only with difficulty even when speaker uses firm, clear diction	2	*	1	3	3	9
Has no hearing at all useful for communication	*	-	*	*	*	-
Not determined	1	1	1	1	2	-

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*Less than 0.5%.

Q.F10

Table 3-18

MENTAL ALERTNESS BY INTERVIEWER OBSERVATION
(Excludes Proxies)

		Age of Veteran				
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %
Was alert and answered quickly	81	88	85	82	73	57
Could understand but answered slowly	13	8	10	14	21	32
Was slow to answer, had difficulty understanding	3	2	2	2	4	10

Q.F9

Table 3-19

IMPAIRMENTS BY INTERVIEWER OBSERVATION
(Excludes Proxies)

		Age of Veteran				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	(2,966) %	(917) %	(1,046) %	(610) %	(234) %	(159) %
Walking difficulties	10	7	9	11	13	27
Crippled hands or legs	4	2	4	4	4	9
Missing limbs	1	1	1	2	1	2
Coughs continually	2	2	2	2	2	3
Shortness of breath	8	7	8	8	10	9
Skin problems	3	2	2	3	2	6
No teeth, missing teeth, bad teeth	14	13	13	14	16	23

Table 3-20

COMPARISON OF CURRENT HEALTH STATUS MEASURES

	Self Health Rating			
	Excellent	Good	Fair	Poor
Number of bed days	.1	.3	.5	2.4
Health limitation	11%	31%	73%	98%
Number of medical conditions	.8	1.4	2.6	4.3
Accidents/injuries	1%	3%	3%	5%
Nervous/emotional problems	2%	5%	12%	27%
Psychosomatic score	.1	.3	.7	1.6

Table 3-21

PREVALENCE RATES OF DISEASE: ONSET BEFORE AGE 55

	Age of Veteran				
	55-59	60-64	65-69	70-74	75 and Over
Base	(920)	(1,057)	(621)	(240)	(175)
	%	%	%	%	%
Arthritis	20.9	16.1	17.3	10.7	8.6
Hypertension	21.1	15.3	10.6	3.4	3.7
Hernia	13.8	12.9	15.0	8.0	7.8
Hemorrhoids	14.6	13.0	11.7	14.1	6.6
Prostate trouble	6.3	5.0	4.0	2.7	2.4
Deafness in either ear	8.5	9.9	10.6	7.6	6.1
Pneumonia	12.4	9.5	9.2	11.4	8.6
Ulcer	12.6	12.3	9.9	7.3	1.6
Heart attack	8.1	4.8	3.1	4.2	1.6
Cancer	5.5	3.0	2.3	1.1	2.0
Diabetes	4.3	3.8	3.1	.8	1.6
Stroke	2.0	.5	-	1.1	.4

4. ECONOMIC RESOURCES OF THE OLDER VETERAN

Summary

The economic resources of the aging veteran population will have a critical impact on their need for veterans' benefits and the likelihood of their utilization of Veterans Administration programs. Thus, the Survey of Aging Veterans investigated the current income and assets of veterans aged 55 and over, as well as their sources of retirement income. The survey findings suggest that most veterans are in reasonably good financial condition. Indeed, veterans report slightly higher incomes and better economic circumstances than do nonveterans of the same age. Moreover, improvements in the rates and amounts of employer pensions and personal retirement plans indicate that veterans aged 55-64 will be in better financial shape after retirement than older veterans have been.

The average household income for the aging veteran population was -- $20,900 in 1982. Veterans aged 55-64 report an average income of $27,500. Similarly, veterans aged 65 and over report incomes of $18,800. Not only do the vast majority of veterans (85%) own their own homes, but over half (55%) have no mortgages on their homes.

Retirement represents a major turning point in the economic history of the veteran. Approximately 2 out of 5 (41%) aging veterans are currently employed, while another 2 out of 5 (42%) are fully retired. For most veterans, the primary source of household income has shifted from job earnings to Social Security retirement benefits by age 65.

Employee pensions provide the primary source of income for 14% of veterans and at least some income for one-third of the aging veterans. The proportion of veterans who are receiving or will be entitled to pensions has improved dramatically over the past few decades. The proportion of retired veterans who receive a pension has increased from 48% among veterans who are 75 and older to 64% among those aged 65-69. The proportion of veterans still employed who will be entitled to a pension declines from 65% among the 55-59 year olds to 34% among the 65-69 year olds. Similarly, the average annual pension amount has increased from $5,400 among veterans aged 75 and over to $9,900 among the 55-59 year olds who have retired (and an expected $10,300 for 55-59 year olds who have not yet retired).

In addition to social security and pension benefits, a very substantial portion of younger veterans have personal retirement plans (e.g., IRA's). Although only 1% of veterans aged 75 and over have personal retirement accounts, 41% of veterans aged 55-59 do.

In addition to retirement plans, three-quarters of veterans (74%) have savings accounts and 42% have other investments. Most veterans (84%) also have life insurance policies. Unlike savings and other investments, the proportion of veterans with life insurance and the amount of coverage declines with age.

The income and assets of the aging veterans lead 64% of veterans to say that they have more than enough to get along on. Most veterans have not had to cut down on or eliminate consumer purchases, even entertainment, because of money problems.

At the same time, the survey does identify a subpopulation of indigent veterans. One out of five veterans say they have had to cut down on food or heating. One out of ten report that they have had to cut down on medical care because of money problems.

Income and Financial Situation

Generally, veterans perceive themselves to have adequate financial resources. Almost two-thirds feel that the statement "I have enough to get along and even a little extra" (45%) or "Money is not a problem; I can buy pretty much anything I want" (19%) best describes their financial position. Another 31% feel they "just about manage to get by." Only 4% say they "really can't make ends meet." These overall perceptions do not vary appreciably by age (Table 4-1).

In comparison with the general public, veterans feel less restricted by their financial situation. While only 4% of veterans feel they cannot make ends meet, 13% of men in the general public aged 55-64 and 7% over 65 feel this way. Also, while two-thirds of veterans under the age of 64 feel they have at least a little extra money, fewer men of the same age in the general public (56%) feel this way. In the 65-and-over group a similar disparity exists, with 63% of veterans versus 52% of men in the general public feeling they have at least a little extra money.*

To determine how financial situation impacts on older veterans, they were asked which of several basic needs they had cut down on. The most often mentioned area was entertainment. Roughly 3 veterans in 10 say they have cut back in this area. One would anticipate that entertainment would be limited first, because of all the areas, it is the least necessary. Heating and food purchases are the next most frequently mentioned areas, with 19% and 17% of veterans respectively claiming to have economized in these areas. Roughly 1 in 10 veterans cite dental care (11%) or medical care (9%) as an area where expenditures have been reduced. The fact that over half of the veterans (57%) say no cutbacks have been made corroborates the prior finding that most feel they have at least a little extra money (Table 4-2).

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*Aging in the Eighties

When these responses are examined by age cohort, one age group appears to be least affected. Veterans aged 75 or over have the lowest incidence of cutting down in all but one area. Moreover, a substantially higher percentage of this group (67%) claime that they have not cut back in any way.

The fact that these veterans are less likely to cut back in these areas is probably a result of having earlier adjusted to a more cost-conscious lifestyle. It does not mean that this group has more income. This can be seen in Tables 4-3 and 4-4, which illustrate that both total and per person annual income declines with age.

The average total income of veterans over the age of 55 is approximately $21,000 a year, ranging from a high of $29,000 for those aged 55-59 to a low of $11,000 for those 75 or older. This decline in total income with age is less severe when income is calculated on a per-person basis. Average household size declines with age, so that less financial resources are necessary. Nevertheless, the oldest veterans, at $7,200 a year have about $5,000 less income per person annually than do their counterparts aged 55-59, with $12,300 per year.

Overall, slightly less than half of older veterans derive income from job earnings. Earnings from jobs are a resource for nearly three-fourths of veterans aged 55-59, about half of the veterans aged 60-64, and drops off to only 7% for veterans over the age of 75 (Table 4-5).

The average individual earnings of employed veterans under the age of 65 is roughly $24,400 per year. For each of the next five-year age cohorts, average veteran earnings decline substantially. Because so few veterans over the age of 75 are employed, insufficient data are available to provide reasonable estimates of income for this group (Table 4-6). Total household income declines with age as a result of both lower earnings of those employed and the lower percentage of older veterans who are still employed.

Spousal job earnings also contribute to total household income for about one-fourth of all older veterans. Similar to veterans themselves, spouses are less often employed as veteran age increases. Also, as their age increases, veterans are less likely to be married. Of the veterans in the 55-59 and 60-64 age cohorts, almost 9 out of 10 are married. This proportion declines to 68% for veterans aged 75 or over (Table 4-7).

Unlike veterans themselves, their spouses' earnings do not appear to decline with age. On average, employed spouses earn roughly $10,000 per yer. Specific age cohorts differ from the overall average by less than $2,000.

Veterans' net worth does decline with age. Net worth was calculated as total assets, including house value, minus total debts, including mortgages. Veterans with the highest net worth ($58,600) are those aged 55-59. Veterans aged 75 and over have a net worth of $45,700 (Table 4-8). This difference in net worth may be somewhat overstated, however. The largest contributor to net worth is reported house value, and one would expect that actual house value would be more likely underestimated by the oldest veterans. Because they have had less recent experience in the housing market, they are probably not fully aware of the extent of housing appreciation over the past ten years.

Income Sources

Because the percent of veterans who are employed full or part time declines with age, the oldest veterans rely more heavily on sources of income other than earnings. Nearly three-quarters (72%) of veterans aged 55-59 cite earnings from their own job as a source of income, compared with only 7% of those age 75 or older. A similar decline occurs with respect to spouse's earnings as a source of income, from 36% for the youngest age group to 5% for the oldest (see Table 4-5).

Not surprisingly then, retirement-related sources of income from Social Security and pensions increase with age. Social Security retirement benefits show the most dramatic increase with age and are claimed as a source of income by only 2% of the youngest age group, compared with 87% of the oldest group.

To examine further the issue of income sources, veterans were asked to identify their primary source of income. A similar pattern appears for this question. Earnings from the veteran's job are the most common primary income source for veterans under age 65. For veterans over age 65, Social Security retirement benefits are the primary income source. Pensions other than VA or military are the primary source of income for roughly 14% of veterans. Eleven percent of veterans aged 75 and over say their primary source of income is interest and dividends (Table 4-9).

Retirement and Pensions

The percent of veterans who consider themselves retired increases from 16% for the 55-59-year-old group to 88% of the 75-and-older group. In line with current retirement age, the greatest increase in percent retired occurs at age 65. For veterans aged 60-64, only 4 in 10 are retired. This number doubles to 8 in 10 for the 65-to-69 age group (Table 4-10). It is important to recognize that of veterans 65 and older, the more recently retired are more likely to receive pensions. Of retired veterans aged 75 and over 48% receive pensions. This percentage increases to 58% for veterans aged 70-74 and to 64% for those aged 65-69.

The average amount of pension income that veterans receive, like job income, decreases with each age cohort. The average pension received by the 55-59 group is about $9,900 a year. This amount decreases for the next three age groups to about $5,400 for the oldest groups (Table 4-11). Veterans aged 55-59 who are still employed but entitled to pensions when retired report an anticipated pension of around $10,300 a year. For the same age cohorts, this amount is slightly higher then for those already retired. It is worth noting that about 60% of veterans under the age of 65 who are still working expect to receive a pension. This is in contrast to employed veterans over the age of 65, where one-third or less expect to have this source of income in the future (Table 4-12).

As noted earlier, the likelihood of veterans being married declines with age. Roughly 9 out of 10 veterans under age 65 are married, compared with about two-thirds of those 75 and over. However, for married veterans, the percent whose spouses are retired increases substantially with age. Only 5% of the spouses of veterans aged 55-59 are retired, in contrast to 46% of those aged 75 or older (Table 4-13).

Of veterans' spouses who are retired, somewhat less than half (44%) receive pensions. This percentage is consistent for the four youngest age cohorts, but drops off to only 27% for the oldest age cohort. This dropoff is similar to that occurring for retired veterans themselves.

On the other hand, the reported amount of spousal pensions does not decline with veteran age, as veterans' pensions do. The average spousal pension is between $2,800 and $5,500 annually, with the highest average actually reported for the oldest veteran group.

Veterans' Assets and Debts

For nearly all veterans, the single largest asset is their home. Overall, 85% of veterans own a home. Homeownership does not decline until the 75-and-over group, of whom 75% still report owning a home.

The average value of homes as reported by veterans is approximately $60,000. Differences across age cohorts are consistent but not striking. The veterans aged 55-64 tend to have houses with market values about $10,000 more than veterans over age 65 (Table 4-14).

Despite the lower sales value of their homes, the oldest veterans derive the same net worth from them as do the younger age veterans. This is due to the lesser value of the outstanding mortgage among the oldest groups. The net difference in sales value and mortgage value across age groups is very consistent, with each around $40,000.

For all age groups, the average value of outstanding mortgage is a small portion of total house value. For veterans aged 55-59, the average outstanding mortgage is $11,000, about one-fifth the average value of their homes. For veterans aged 75 and over, the average outstanding mortgage is roughly $3,000, less than one-tenth of the average home value.

That the net difference between home value and outstanding mortgage value represents the largest portion of veterans' net worth is apparent when the two figures are compared for each age cohort. However, to make this comparison, it is necessary to account for veterans without homes. The youngest age cohort's net worth averages $59,000, and net home equity averages $32,000. Thus, nearly one-half of total net worth for this group ($27,000) derives from other sources. For the next two age cohorts, veterans aged 60-64 and 65-69, the average net worth is $56,000 and $57,000, respectively. Their respective home equity averages are $43,000 and $39,000. Thus, net worth from other sources is $13,000 and $18,000. For veterans aged 70-74 and 75 and older, home equity represents a slightly larger portion of total net worth. While average home equity is $38,000 and $43,000 because fewer veterans own homes, net worth drops to $44,000 and $46,000. Thus, for these groups, net worth other than from home ownership is only $6,000 and $3,000, respectively.

For all age groups, the largest contribution to net worth other than home equity derives from investments. Forty-two percent of veterans report having investments of some type. The actual amount of reported investments varies by age cohort. The 60-64-year-old group has the highest level of investment, averaging $35,000 for those with investments. The two oldest age groups report the lowest level of investments, each averaging $20,000 (Table 4-15).

Money held in savings accounts is the second leading contributor to veterans' net worth. As one would expect, veterans more often report having savings accounts than having investments. Overall, about three-fourths of veterans say they have these cash assets (Table 4-16).

Of veterans who have savings accounts, the average amount held in savings is $29,000. However, in contrast to investments, it appears that this average increases slightly by age cohort. While veterans under the age of 65 report savings of about $8,400, those 65 or older have about $14,400. This suggests that older veterans are perhaps more risk-averse than younger veterans or prefer the greater liquidity afforded by savings accounts. Alternatively, it may be that younger veterans are more knowledgeable about the greater rate of return available through investments.

The last assets included in calculations of veterans' net worth are personal retirement plans. Compared with the general public, it appears that veterans have much more actively pursued retirement plans. In 1981, only 8% of men aged 55-64 reported having any type of personal retirement plan. For this study, roughly two years later, 37% of veterans aged 55-64 say they have a personal retirement plan (Table 4-17). However, since IRA regulations were changed in 1982 to permit IRA accounts for those with employe pensions, it is not possible to make strong comparisons between 1981 and 1983 rates.

By far, the predominant type of plan is the IRA (Individual Retirement) account. The 29% of all veterans who have any type of personal retirement plan is made up of 25% who have IRA's, only 2% who have Keogh accounts, and 2% who have any other plan.

Because IRA's were only introduced fairly recently, there are sharp differences across age cohorts in the percent having such accounts. For all intents and purposes, veterans 70 years of age or older do not have IRA accounts, the percentage reported being 2% for those 70-74 years old and 1% for those 75 and older. For most of these veterans, IRA's would have been available only after they had retired. However, the percent of those under 70 having an IRA increases markedly for each five-year reduction in veteran age. The actual percentages are 15%, 30%, and 37% for the 65-69, 60-64, and 55-59 age groups, respectively. Keogh and other plan enrollment does not vary by age.

The reported current value of all retirement plans averages $6,000, with the youngest veteran group (at $5,000) being roughly $6,000 less than veterans aged 65-69, who report plans averaging $11,000. These figures clearly indicate that the IRA's have been incredibly well received by veterans. Considering that IRA's have been available for only a few years, the fact that retirement plans are nearly equal in value to savings plans for those having these assets is remarkable.

Although not included in the calculation of veterans' net worth, information was also obtained on life insurance policy holdings. Based on veterans' reports, there is a clear trend for younger veterans to be more likely to have one or more policies and to carry a larger face amount of life insurance. Of the youngest age group, 9 out of 10 report having life insurance, compared with 8 out of 10 veterans aged 65-69 and 6 out of 10 veterans aged 75 or older. The average face value of all policies held by the youngest veterans is $32,000, compared with $14,000 for those aged 65-69 and $7,000 for those 75 or older (Table 4-18).

Aside from mortgages, two questions assessing the debit side of the veteran ledger were asked. The first queried veterans on whether or not they owe money to commercial lenders.

Trends by age for this question are similar to those for life insurance in that both the likelihood of having such debts and the amount of debt decreases with age. The percent of veterans having any commercial debt declines from 36% for the youngest age group to only 6% for the oldest. The amount of debt for the youngest group averages $4,000, compared with roughly $1,000 for the oldest group (Table 4-19).

The second question asked of veterans was whether or not they had any outstanding hospital or doctor bills. Unlike commercial debt, there is no consistent relationship between age and medical-related debt. Slightly more than 1 out of 10 veterans have outstanding medical bills. The age group with the highest reported incidence are those veterans 75 or older. However, the lowest incidence of debt occurs in the 70-74 age group (Table 4-20).

Q.96

Table 4-1

VETERANS' PERCEPTIONS OF THEIR FINANCIAL SITUATION

Q.: Which statement best describes the position you find yourself in? (Excluding proxies)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	2,966	917	1,046	610	234	159
	%	%	%	%	%	%
I really can't make ends meet	4	5	4	4	4	6
I just about manage to get by	31	28	32	29	35	32
I have enough to get along and even a little extra	45	50	44	45	41	36
Money is not a problem; I can buy pretty much anything I want	19	16	19	21	17	25

Q.95a

Table 4-2

AREAS IMPACTED BY FINANCIAL SITUATION

Q.: Which, if any, have you had to cut down on because of money problems? (Excluding proxies)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	2,966	917	1,046	610	234	159
	%	%	%	%	%	%
Food purchases	17	16	18	19	15	13
Heating	19	18	20	21	20	12
Hot water	8	7	8	10	9	4
Entertainment	29	31	31	29	27	20
Medical care	9	10	10	9	10	5
Dental care	11	12	12	11	9	9
Medicine	7	7	8	7	6	5
None	57	57	55	57	58	67

Q.113a

Table 4-3

TOTAL ANNUAL INCOME

Q.: What was the total income that you/you and your wife/husband received last year from all sources?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013 %	920 %	1057 %	621 %	240 %	175 %
Less than $5,000	5	3	4	5	6	12
$5,000-$9,999	13	8	10	17	24	31
$10,000-$14,999	14	8	15	20	22	18
$15,000-$19,999	11	8	11	15	12	11
$20,000-$24,999	11	12	12	10	9	6
$25,000-$29,999	8	9	9	7	4	2
$30,000-$34,999	8	12	8	5	3	2
$35,000-$39,999	5	8	5	2	1	2
$40,000-$44,999	4	5	4	2	1	2
$45,000-49,999	3	4	3	1	1	-
$50,000-$54,999	2	3	2	1	1	*
$55,000-$59,999	1	2	1	1	*	-
$60,000 or more	5	7	6	3	2	2
Median income (in thousands)	$20.9	28.4	22.6	16.0	13.1	10.9
Mean income (in thousands)	$23.8	29.2	25.2	19.1	16.2	14.4

Table 4-4

PER PERSON ANNUAL INCOME

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Less than $4,999	17	13	15	22	25	29
$5,000-$6,999	12	8	13	16	18	14
$7,000-$8,999	7	9	5	6	8	12
$9,000-$10,999	9	8	9	12	11	8
$11,000-$14,999	21	22	19	19	13	11
$15,000-$19,999	10	13	12	8	4	5
$20,000-$29,999	8	11	10	5	3	3
More than $30,000	4	5	5	2	3	4
Median per person income (in thousands)	$10.5	12.3	11.4	9.3	7.0	7.2
Mean per person income (in thousands)	$11.9	13.6	12.6	10.2	9.0	9.2

Q.112a

Table 4-5

CURRENT SOURCES OF INCOME

Q.: Which of these are current sources of your household income?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Earnings from own job	46	72	52	23	14	7
Earnings from spouse's job	26	36	32	16	10	5
Earnings from other family members	2	3	3	2	2	2
Social Security retirement benefits	38	2	26	79	84	87
Social Security survivor benefits	1	*	1	3	3	1
Social Security disability benefits	8	9	10	5	3	2
Supplemental Security Income	1	1	1	1	2	3
Unemployment insurance	1	2	1	*	*	-
Workmen's compensation	1	1	1	1	*	-
VA compensation	8	6	9	10	10	9
VA pension	8	5	6	8	15	16
Military pension	7	6	6	8	5	10
Other pension	32	16	32	50	48	39
Interest and dividends	34	32	33	38	35	39
Business income	6	9	6	5	4	2
Income from renters/boarders	6	6	6	6	7	2
Food stamps	1	1	1	1	1	1
AFDC	*	*	*	*	-	-
Other public assistance	*	1	*	-	-	-
Anything else	4	4	4	4	4	3
None	*	*	*	-	-	-

---

*Less than 0.5%.

Table 4-6

VETERANS' EARNINGS

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans employed full or part time but not retired	41	69	48	12	9	4
Veterans' Earnings						
Unweighted total	1299	678	513	79	23	6
Less than $5,000	4	2	4	15	32	22
$5,000-$9,999	7	5	7	15	16	11
$10,000-$14,999	9	8	11	8	8	34
$15,000-$19,999	11	11	12	8	-	-
$20,000-$24,999	14	17	14	8	-	-
$25,000-$29,999	13	14	11	11	16	-
$30,000-$34,999	10	12	9	6	4	-
$35,000-$39,999	5	5	5	1	-	11
$40,000-$44,999	4	4	4	3	-	-
$45,000-$49,999	2	3	1	4	-	-
$50,000-$54,999	2	2	1	-	-	-
$55,000-$59,999	1	1	1	-	-	-
$60,000 or more	6	5	5	8	8	-
Median earnings (in thousands)	$24.4	25.6	23.3	18.3	8.1	10.8
Mean earnings (in thousands)	$25.9	27.3	25.1	21.9	16.8	12.9

Table 4-7

SPOUSES' EARNINGS

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans with spouse	84	86	89	85	80	68
Percent of married veterans with spouse employed full or part time	33	46	37	19	13	5
Spouses' Earnings						
Less than $5,000	22	17	23	30	31	87
$5,000-$9,999	23	23	26	23	8	-
$10,000-$14,999	19	21	19	10	12	13
$15,000-$19,999	11	12	10	13	15	-
$20,000-$24,999	8	10	6	5	8	-
$25,000-$29,999	3	3	3	7	4	-
$30,000-$34,999	2	2	2	4	-	-
$35,000-$39,999	1	-	2	-	-	-
$40,000-$44,999	*	*	-	1	-	-
$45,000-$49,999	*	*	1	-	-	-
$50,000 or more	-	-	-	-	-	-
Median income (in thousands)	$9.9	11.0	9.3	8.7	10.0	3.3
Mean income (in thousands)	$12.0	12.3	11.8	12.2	11.5	5.9

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*Less than 0.5%.

Table 4-8

TOTAL NET WORTH**
(In thousands)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Negative amount	3	4	4	2	2	2
Zero	12	10	10	11	15	22
$1-$19	11	11	10	11	15	11
$20-$29	6	6	7	5	7	7
$30-$39	7	7	7	8	7	5
$40-$49	7	5	8	8	7	6
$50-$59	7	7	8	6	4	7
$60-$79	12	13	11	13	12	14
$80-$99	9	10	8	10	8	8
$100-$149	14	15	13	14	12	9
$150-$199	6	6	6	5	4	4
$200-$299	5	5	6	6	5	5
$300 thousand or more	1	1	2	1	*	1
Median (in thousands)	$55.5	58.6	56.1	57.0	44.5	45.7
Mean (in thousands)	$70.3	71.2	73.7	72.0	61.6	58.1

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*Less than 0.5%.

**Calculated as (Total Assets minus Total Debts).

Total Assets = (Home Value + Investments + Savings + Personal Retirement Plan)

Total Debts = (Mortgage + Commercial Debt)

Q.112b

Table 4-9

PRIMARY SOURCE OF INCOME

Q.: Which one source supplies the largest part of the income for this household?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Earnings from own job	40	66	43	11	5	3
Earnings from spouse's job	6	6	9	4	5	2
Earnings from other family members	*	1	1	-	-	-
Social Security retirement benefits	19	1	9	40	49	52
Social Security survivor benefits	1	-	*	1	2	1
Social Security disability benefits	4	5	6	3	1	-
Supplemental Security Income	*	*	*	*	*	1
Unemployment insurance	*	1	*	-	-	-
Workmen's compensation	*	*	1	-	-	-
VA compensation	2	2	2	1	3	2
VA pension	1	1	1	2	2	2
Military pension	3	2	3	6	2	7
Other pension	14	7	15	20	21	13
Interest and dividends	3	1	4	4	3	11
Business income	2	2	2	1	2	*
Income from renters/boarders	*	*	1	*	*	-
Food stamps	*	*	*	-	-	-
AFDC	*	*	-	-	-	-
Other public assistance	-	-	-	-	-	-
Anything else	1	1	1	1	*	1
None	*	1	*	*	1	1

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*Less than 0.5%.

Q.101

Table 4-10

VETERAN'S EMPLOYMENT STATUS

Q.: What is your current employment status?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Employed full time	37	64	43	9	5	3
Employed part time, not retired	4	5	5	3	4	1
Retired, but still working	6	3	6	14	9	5
Fully retired	42	13	33	68	74	83
Unemployed, looking for work	2	4	2	1	*	-
Housewife	1	*	1	*	1	2
Disabled/unable to work	8	9	10	5	6	5
Other	*	*	*	*	-	1

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*Less than 0.5%.

Table 4-11

VETERAN'S PENSION

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans who are retired	47	16	39	81	82	89
Percent of retired veterans who receive a pension	60	59	62	64	58	48
Veteran's pension:						
$1-$2,499	14	10	9	14	17	30
$2,500-$4,999	17	12	15	19	23	14
$5,000-$7,499	16	13	17	20	14	14
$7,500-$9,999	12	10	13	11	12	13
$10,000-$14,999	17	24	21	14	10	10
$15,000-$19,999	8	11	6	7	8	4
$20,000-$24,999	4	3	6	2	1	5
$25,000-$29,999	2	3	2	2	1	2
$30,000 or more	3	4	4	3	-	-
Median pension (in thousands)	$7.3	9.9	8.5	6.7	5.4	5.4
Mean pension (in thousands)	$9.2	11.1	10.3	8.7	7.1	7.1

Table 4-12

ANTICIPATED VETERAN'S PENSION

Base: Employed

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	1299	678	513	79	23	6
	%	%	%	%	%	%
Percent of employed veterans who will be entitled to pension	59	65	58	34	24	1
Anticipated pension:						
$1-$2,499	8	6	10	8	33	x
$2,500-$4,999	9	8	10	21	-	x
$5,000-$7,499	9	9	9	13	-	x
$7,500-$9,999	9	9	8	8	-	x
$10,000-$14,999	13	15	11	4	-	x
$15,000-$19,999	8	9	8	4	-	x
$20,000-$24,999	4	4	4	4	-	x
$25,000-$29,999	2	2	1	8	-	x
$30,000 or more	4	4	3	8	17	x
Median anticipated pension (in thousands)	$9.5	10.3	8.5	7.1	1.9	x
Mean anticipated pension (in thousands)	$11.3	11.8	10.5	11.8	10.8	x

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xBase is too small to provide meaningful data.

Table 4-13

SPOUSE'S PENSION

		Age				
	Total	55- 59	60- 64	65- 69	70- 74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of married veterans with spouse retired	17	5	13	29	36	46
Percent of married veterans with spouse retired who receive pension	44	44	50	48	46	38
Spouse's pension:						
$1-$2,499	27	41	28	34	16	14
$2,500-$4,999	25	24	19	31	26	24
$5,000-$7,499	13	-	13	12	10	24
$7,500-$9,999	11	6	17	6	13	14
$10,000-$14,999	11	12	9	9	16	10
$15,000-$19,999	3	6	2	5	-	-
$20,000 or more	1	-	4	-	-	-
- - - - - - - - - -						
Median spouse pension (in thousands)	$4.3	2.8	4.9	3.7	4.8	5.5
Mean spouse pension (in thousands)	$5.6	5.0	6.2	5.0	6.1	5.8

Q.114b,c

Table 4-14

HOME VALUE AND OUTSTANDING MORTGAGE(S)

Q.: What would you estimate as the current sales value of your home?

Q.: What is the outstanding amount of all mortgages on your home?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans who own their own home	85	87	88	86	84	75
Estimated value of home:						
Less than $5,000	1	*	1	1	1	1
$5,000-$9,999	1	1	1	2	3	1
$10,000-$19,999	5	4	4	6	8	5
$20,000-$29,999	7	6	7	7	8	10
$30,000-$39,999	11	12	11	14	6	10
$40,000-$49,999	12	10	10	14	18	12
$50,000-$59,999	11	11	12	10	9	10
$60,000-$69,999	12	13	12	11	11	12
$70,000-$79,999	8	7	9	8	7	9
$80,000-$89,999	6	8	7	5	5	3
$90,000-$99,999	4	5	4	3	4	3
$100,000 or more	15	18	16	13	9	11
Median value (in thousands)	$58.7	62.2	60.3	52.8	50.0	54.2
Mean value (in thousands)	$59.8	63.0	60.8	56.6	53.7	55.7
Outstanding estimated mortgage(s):						
None	55	42	53	66	73	82
Less than $5,000	10	10	10	10	6	5
$5,000-$9,999	7	10	8	4	2	1
$10,000-$19,999	7	11	7	7	3	1
$20,000-$29,999	4	6	5	3	2	-
$30,000-$39,999	3	5	3	1	1	1
$40,000-$49,999	2	2	2	1	2	1
$50,000-$59,999	1	2	2	*	*	-
$60,000-$69,999	1	1	*	1	-	-
$70,000-$79,999	*	1	*	-	-	1
$80,000-$89,999	*	*	*	-	-	-
$90,000-$99,999	*	*	-	-	-	-
$100,000 or more	1	1	1	*	-	-
Median value of outstanding mortgage(s) (in thousands)	$16.4	29.7	17.1	14.1	12.4	11.2
Mean value of outstanding mortgage(s) excluding $0.0 values (in thousands)	$7.7	11.4	8.2	4.5	3.3	2.0

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*Less than 0.5%.

Table 4-15

INVESTMENTS

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans with investments	42	41	42	42	40	43
Estimated current value of all investments:						
Less Than $1,000	6	5	6	6	8	13
$1,000-$4,999	8	6	8	10	16	4
$5,000-$9,999	8	8	8	10	12	7
$10,000-$19,999	11	12	9	12	6	16
$20,000-$29,999	9	12	9	6	6	9
$30,000-$39,999	6	8	3	7	5	3
$40,000-$49,999	5	3	6	6	4	6
$50,000-$59,999	4	4	4	4	7	1
$60,000-$69,999	4	6	3	2	3	2
$70,000-$79,999	2	1	2	3	2	2
$80,000-$89,999	2	2	2	1	-	1
$90,000-$99,999	2	2	2	2	1	3
$100,000 or more	17	16	19	14	14	14
Median value of investments (in thousands)	$29.1	29.9	34.6	26.9	20.0	21.1
Mean value of investments (in thousands)	$42.2	42.7	45.7	39.3	35.3	37.3

Table 4-16

SAVINGS ACCOUNTS
(Excludes Proxies)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	2966	917	1046	610	234	159
	%	%	%	%	%	%
Percent of veterans with savings accounts	74	74	75	76	73	72
Current amount of savings:						
Less Than $1,000	12	13	12	10	12	10
$1,000-$4,999	17	19	19	18	13	16
$5,000-$9,999	13	13	12	11	17	13
$10,000-$19,999	14	14	15	13	10	15
$20,000-$29,999	7	7	7	9	6	9
$30,000-$39,999	5	5	4	6	4	7
$40,000-$49,999	3	1	4	4	5	3
$50,000-$59,999	2	2	1	3	3	2
$60,000-$69,999	2	1	2	1	3	3
$70,000-$79,999	1	1	1	1	1	-
$80,000-$89,999	1	1	*	1	1	1
$90,000-$99,999	*	-	*	*	-	-
$100,000 or more	3	2	2	3	4	4
Median value of current savings (in thousands)	$9.0	8.2	8.6	11.6	9.0	22.5
Mean value of current savings (in thousands)	$18.8	16.9	17.7	22.1	21.6	20.3

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*Less than 0.5%.

Table 4-17

PERSONAL RETIREMENT PLANS
(Exludes Proxies)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	2966	917	1046	610	234	159
	%	%	%	%	%	%
Percent of veterans with:						
IRA	25	37	30	15	2	*
Keogh	2	2	2	1	1	1
Other	2	2	3	2	1	-
Total	29	41	35	18	4	1
Current value of retirement plan:						
Less Than $1,000	2	3	2	1	-	x
$1,000-$4,999	37	39	34	27	45	x
$5,000-$9,999	15	16	16	13	-	x
$10,000-$19,999	12	10	12	19	18	x
$20,000-$29,999	6	5	6	9	-	x
$30,000-$39,999	3	3	3	2	-	x
$40,000-$49,999	1	1	1	4	-	x
$50,000-$59,999	1	1	1	1	-	x
$60,000-$69,999	*	1	*	-	-	x
$70,000-$79,999	*	-	1	2	-	x
$80,000-$89,999	1	1	1	2	-	x
$90,000-$99,999	*	-	-	1	-	x
$100,000 or more	4	4	6	2	-	x
Median value of retirement plans (in thousands)	$6.0	4.9	6.8	10.6	3.8	x
Mean value of retirement plans (in thousands)	$15.9	14.0	17.8	19.8	6.4	x

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*Less than 0.5%.

xBase is too small to provide meaningful data.

Table 4-18

LIFE INSURANCE POLICIES

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans with life insurance	85	91	87	81	77	64
Face amount of all life insurance policies:						
$1,000-$9,999	28	14	26	37	56	66
$10,000-$19,999	22	19	24	25	27	13
$20,000-$29,999	11	11	12	12	4	6
$30,000-$39,999	8	9	8	6	5	6
$40,000-$49,999	4	6	4	3	1	-
$50,000-$59,999	5	7	4	4	3	-
$60,000-$69,999	2	4	3	*	*	-
$70,000-$79,999	2	2	3	1	-	-
$80,000-$89,999	2	2	1	1	-	-
$90,000-$99,999	1	1	1	*	*	-
$100,000 or more	8	15	8	3	1	1
Median value of all life insurance policies (in thousands)	$18.2	31.7	18.6	13.7	9.2	7.3
Mean value of all life insurance policies (in thousands)	$30.3	42.2	30.3	21.0	14.3	10.4

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*Less than 0.5%.

Table 4-19

DEBTS OWED TO COMMERCIAL LENDERS

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans with outstanding debts	26	36	26	22	12	6
Current amount of indebtedness:						
Less than $1,000	19	18	12	24	35	50
$1,000-$4,999	38	36	44	38	39	29
$5,000-$9,999	19	20	20	18	3	7
$10,000-$19,999	10	12	10	6	10	-
$20,000-$29,999	3	3	3	4	3	-
$30,000-$39,999	1	2	1	1	-	7
$40,000-$49,999	*	*	-	2	-	-
$50,000-$59,999	1	1	1	-	-	-
$60,000-$69,999	*	1	-	-	-	-
$70,000-$79,999	1	1	*	1	-	-
$80,000-$89,999	-	-	-	-	-	-
$90,000-$99,999	-	-	-	-	-	-
$100,000 or more	2	2	2	-	3	-
Median value of indebtedness (in thousands)	$4.0	4.3	4.2	3.4	2.2	1.0
Mean value of indebtedness (in thousands)	$9.2	10.2	9.1	6.8	7.7	4.7

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*Less than 0.5%.

Table 4-20

UNPAID HOSPITAL OR DOCTOR BILLS

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Percent of veterans with outstanding bills	12	11	13	10	8	15
Current amount owed:						
Less Than $1,000	62	70	62	53	68	58
$1,000-$4,999	19	14	20	28	9	14
$5,000-$9,999	7	7	7	7	14	-
$10,000-$19,999	2	3	2	3	-	-
$20,000 or more	-	-	-	-	-	-
Median value of unpaid medical bills (in thousands)	$0.9	0.8	0.9	0.9	0.8	0.8
Mean value of unpaid medical bills (in thousands)	$2.2	2.2	2.2	2.6	2.2	1.4

5. HEALTH INSURANCE AND MEDICAL SERVICES UTILIZATION

Summary

Most veterans aged 55 and over needed medical treatment or advice last year. A majority of veterans (68%) visited a doctor's office at least once. More than a third (36%) were treated at a hospital clinic or outpatient department in the past year. And 22% were hospitalized overnight during the past year.

The total medical service utilization by veterans -- doctor visits, clinic visits, and hospital nights -- increases with age. This relationship between age and medical demand is a surrogate for the underlying relationship between age and health status, and health status and utilization. Veterans in excellent health average only 3.1 medical treatment days per year, compared with 25.4 for veterans in poor health.

Veterans are currently covered by a variety of health insurance plans. Four out of five veterans (79%) are covered by a group or private insurance plan. Nearly 2 out of 5 (39%) are covered by Medicare. In addition, 5% are covered by CHAMPUS, and 6% are covered by Medicaid.

Nonetheless, when questioned about the adequacy of their current health insurance, 6% of veterans report that they have no health insurance, and another 25% say that their current insurance is less than adequate. Moreover, a majority of veterans with incomes less than $10,000 have less than adequate (37%) or no health insurance (18%). The low income veteran is also the veteran most likely to be in poor health and have multiple health problems.

The combination of health problems, low income, and inadequate health insurance produces a medically indigent veteran. Medically indigent veterans are those who in the past year:

-- Did not see a doctor when he thought he should because it was too expensive (5%); or

-- Was unable to get needed medical care because of inability to pay (3%); or

-- Had to cut down on medical care (9%) or eliminate it (1%) because of money problems.

By this definition, 12% of aging veterans are medically indigent. The rate of medical indigence is highest among those veterans in the poorest health (34%). It is important to note, however, that the rate of medical indigence remains the same across all age groups.

One important outcome of medical indigence among veterans is an increased demand for VA medical services. Half (51%) of veterans with no private insurance and 42% of veterans with incomes less than $10,000 report that their most likely source of medical advice and treatment is the VA hospital.

Medical Care Visits: Past Year

Most veterans aged 55 and over used some health service in the past year. A majority of veterans (68%) report at least one visit to the doctor in the past year. More than a third (36%) report treatment at a hospital clinic or on an outpatient basis during the past twelve months. Finally, 22% of veterans aged 55 and over report at least one overnight hospitalization in the past year. This hospitalization rate is higher than the average for the total adult population (15%).* However, when adjusting for age, we find that veterans' use of medical services is similar to that of the general population at that age (Table 5-1).

The use of medical service increases with age. Doctor visits increase from 62% among the 55-59 year olds to 68% among the 60-64 year olds, and to 75% among those 75 and over. Clinic visits increase very gradually, from 34% among 55-59 year olds to 39% among 75 year olds. Most strikingly, the rate of hospitalization increases by approximately 10% for each age cohort, from 55-59 (20%) to 70-74 (26%). The annual rate of hospitalization then increases from 26% among 70-74 year olds to 32% among those 75 and over.

Among those who have used medical services of facilities in the past year, there is relatively little variation in the number of clinic visits and hospital nights by age until age 75. However, the average number of hospital nights for those who have been hospitalized quadruples between those in excellent health (6.2 nights) and those in poor health (23.6 nights). The average number of clinic visits increases almost ninefold, from 0.7 for those in excellent health to 6.0 for those in poor health.

The total medical treatment days of veterans -- doctor visits, clinic visits, and hospital nights -- increases with age. The veteran aged 55-59 averaged 8.3 medical days in the past year, compared with 16.3 days for the veteran aged 75 and over. However, the real relationship is between health status and health utilization. Veterans in excellent health averaged only 3.1 medical days, compared with 5.2 for those in good health, 11.2 for those in fair health, and 25.4 medical treatment days for those in poor health.

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*Boyle and Brounstein, op. cit.

Medical & Surgical Procedures: Past Year

More than half of all veterans aged 55 and over have had one or more medical/surgical procedures in the past year. In most cases, these were diagnostic procedures. Blood tests are reported by 42% of veterans, and X-rays are reported by 39% (Table 5-2).

A substantial number of veterans underwent surgery in the past year. Nearly 1 out of 10 (8%) veterans underwent major surgery in the past twelve months. Minor office surgery in the past year is reported by 6%. In addition, 4% of veterans report elective surgery in the past year.

Six percent of veterans report physical therapy in the past year. Psychiatric counseling is reported by 2%. Only 1% of veterans underwent radiation treatment or chemotherapy in the past year.

There is relatively little increase in the incidence of medical and surgical procedures by veteran age, even among the diagnostic procedures. The use of these procedures, however, is closely related to health status. Among those in excellent health, only 29% report blood tests and 25% report X-rays. By contrast, among those in poor health, 64% have had blood tests and 60% have had X-rays. The incidence of major surgery in the past year increases from 4% among those in excellent health to 14% among those in poor health. However, there is no significant difference in the incidence of major surgery between the oldest and youngest veterans.

As expected, the incidence of surgical and medical procedures in the past year is closely related to the number of existing health conditions among the veterans. The probability of medical/surgical procedures rises from 35% among those with none of the fifty listed conditions, and to 56% among those with one or two medical conditions, to 73% among those with three or four conditions, and to 86% among those with five or more conditions. Nonetheless, it is notable that even among veterans with no existing medical conditions, more than one out of five underwent diagnostic testing last year (Table 5-3).

Usual Source of Care

The majority of veterans aged 55 and over say that they are most likely to use a private doctor when they are sick or need advice about their health (64%). Non-VA hospitals are the second most frequently cited source for treatment and medical advice (27%). Nonetheless, 22% of the aging veterans say they would be most likely to use VA hospitals as their source of medical care (Table 5-4).

The likelihood of using VA hospitals as their usual source of medical care rises from 19% among veterans aged 55-59 to 29% among veterans aged 70-74, before falling off to 23% among veterans aged 75 and over.

Perhaps more importantly, the choice of VA hospitals as the most likely source of medical care is directly related to health status. Only 15% of veterans in excellent health and 17% of veterans in good health are most likely to use VA hospitals. By contrast, 29% of veterans in fair health and 36% of veterans in poor health select VA hospitals as their most likely source of care.

Health Insurance

The health insurance coverage of the aging veteran will be a major factor in the veteran's ability to pay for hospitalization and medical services. It may affect the veteran's choice of health care providers, as well as the rate of health care utilization. Thus, the survey probed the health insurance status of the veteran population in detail.

Medicare is the cornerstone of health insurance coverage for the aging veterans. Only 2 in 5 veterans (39%) are currently covered by Medicare. However, 91% of veterans aged 65 and over are covered by Medicare. Thus, 9 out of 10 veterans who are eligible for VA hospital benefits on the basis of age (i.e., the ability to pay restriction is not applicable because of age) are also covered by Medicare (Table 5-5).

The vast majority of the veterans covered by Medicare (82%) have both hospital and medical coverage under Parts A and B. Only 9% of the veterans under the Medicare program report hospitalization coverage (Part A) only. Another 8% are not sure of their Medicare benefits, which probably indicates that they do not have the optional medical coverage under Part B.

The relationship between income and Medicare coverage is complicated by the relationship between age and income. However, among those covered by Medicare, an important relationship between income and Medicare coverage does emerge. Among veterans with family incomes of $10,000 or more, only 6% to 7% have Medicare hospitalization coverage only. Twice as many veterans with incomes less than $10,000 (13%) have only hospital coverage under their Medicare plan.

A relatively small number of veterans (6%) report Medicaid coverage. As expected, Medicaid coverage is related to family income. The incidence of Medicaid coverage declines from 11% in veteran households with incomes of less than $10,000, to 8% in households with incomes of $10,000-$19,999, to 3% in households with $20,000-$39,999, and to 1% in households with incomes of $40,000 or more (Table 5-6).

Perhaps more striking than the expected relationship with income is the relationship of Medicaid to age. Only 2% of veterans under 65 report Medicaid coverage, even though there is no age restriction on the program. After age 65, Medicaid coverage is found among 14% of veterans aged 65-74. There is slight increase to 17% among veterans aged 75 and over. Presumably retirement makes 1 out of 7 veterans eligible for Medicaid after 65.

Approximately 5% of the aging veteran population report coverage under CHAMPUS, which covers retired career military personnel, their dependents, and their survivors. This coverage is most often reported by the younger veterans (55-64) and the higher income veterans ($20,000 and more). Only 2% of the low income veterans report CHAMPUS coverage (Table 5-7).

In addition to the public programs of Medicare, Medicaid, and CHAMPUS, 4 out of 5 veterans (79%) report coverage through other group or private health insurance plans. As expected, the likelihood of private health insurance is directly related to income. Less than half (44%) of veterans with incomes under $10,000 have group or private health insurance coverage. By contrast, almost all veterans with incomes of $20,000-$39,999 (91%) and incomes of $40,000 and more (96%) have private or group coverage (Table 5-8).

In terms of veteran age cohorts, there is a noticeable but not dramatic decline in private/group insurance coverage from age 55 to 74. The rate of private/group insurance declines from 84% among the 55-59 year olds, and to 82% among the 60-64 year olds, and to 79% among the 65-69 year olds, to 72% among the 70-74 year olds. However, there is a very steep drop in private/group health insurance coverage to 57% among veterans aged 75 and over.

The extent of health insurance coverage varies with the type of health care expense among those veterans with private or group health insurance plans. Overall, among veterans who have private or group health insurance, we find that 79% have plans that cover all or most hospitalization expenses, 75% cover all or most surgeon fees, 40% cover all or most of the cost of office visits, 39% cover all or most of the cost of prescription drugs, 22% cover all or most of the cost of dental care, 17% cover all or most of psychiatric care, 14% cover all or most of the cost of eyeglasses and hearing aids, and 9% cover all or most of the cost of nursing home care (Table 5-9).

As we would expect, the extent of coverage varies with income, even among those who have private or group coverage. Among those with private health insurance plans, all or most hospitalization expenses are covered for 62% of those with incomes less than $10,000, compared with 91% of those with incomes of $40,000 or more. All or most of the costs of doctor's office visits are covered for 25% of those with incomes less than $10,000, compared with 54% among those with incomes of $40,000 or more. Similarly, there are differences of 2-to-1 in the extent of insurance coverage among those who have group or private health insurance for prescription drugs (49% to 26%), 3-to-1 for eyeglasses and hearing aids (18% to 6%), 4-to-1 for dental care (35% to 11%), and 5-to-1 for psychiatric care (30% to 6%) between high-income and low-income veterans.

When the differences in the likelihood of having group/private health insurance plans by income group are coupled with differences in the amount of coverage by income group among those who have any group/private plan, extreme differences in insurance coverage emerge. For instance, approximately 27% of veterans with incomes less than $10,000 have private insurance plans that will cover all or most of their hospitalization expenses. By contrast, 87% of veterans with incomes of $40,000 or more have health insurance plans that cover all or most hospitalization expenses. Similarly, insurance coverage for all or most of surgeon fees drops from 86% of veterans with incomes of $40,000 or more to 24% of veterans with incomes less than $10,000.

The differences in insurance coverage by age are not as great as the differences by income. Nonetheless, there are very substantial differences in the extent of private health insurance coverage by age cohort among the aging veteran population. Private health insurance will cover all or most hospitalization expenses for 74% of veterans aged 55-59, 50% of veterans aged 65-69, and 36% of veterans aged 75 and over. Fortunately, Medicare coverage should fill the gaps in the declining hospitalization coverage with age.

Adequacy of Insurance Coverage

Veterans draw their health insurance coverage from many sources, public and private. Many of these veterans have group or private insurance plans. Most veterans aged 65 and over are covered by Medicare. Some veterans who have retired from military careers are eligible for CHAMPUS. Some low income veterans are receiving Medicaid coverage. The adequacy of veteran health coverage derives from the combination of coverage under these alternative and supplementary plans. Perhaps the most reasonable way to measure the adequacy of health insurance coverage under these circumstances is to ask the veteran.

Nearly two-thirds of the aging veteran population report that their current health insurance coverage is adequate (57%) or more than adequate (7%). By contrast, 25% of aging veterans say that their current health insurance coverage is less than adequate, and 6% say that they have no health insurance coverage (Table 5-11).

The proportion of veterans who are satisfied with their current health insurance coverage declines with age. Among veterans aged 55-59, 68% are satisfied with their present health insurance coverage. This declines to 65% among those aged 60-64 and 63% for the veterans aged 65-69. The veterans who feel their current health insurance coverage is adequate declines to 57% among those aged 70-74 and remains about the same (59%)among the veterans aged 75 and over. Across all age cohorts, approximately one-third (30% to 38%) of veterans report inadequate or no health insurance coverage.

The adequacy of health insurance is closely correlated with income, as we would expect. The proportion of veterans who report adequate or more than adequate insurance coverage increases from 38% of the less-than-$10,000 income group, to 59% of the $10,000-19,999 income group, to 76% of the $20,000-$39,999 income group, to 86% of the veterans with incomes of $40,000 or more. Perhaps most strikingly, 1 out of 5 veterans (18%) with family incomes less than $10,000 report that they have no health insurance.

In some instances, poor health insurance coverage may be a function of something other than ability to pay. However, the survey clearly demonstrates that the present coverage of health insurance is closely related to the ability to pay for additional coverage. Only 14% of veterans with incomes less than $10,000 say that they could afford to pay for additional coverage if they wanted it. This compares to 31% among veterans in the $10,000-19,999 income group, 54% of veterans in the $20,000-39,999 income group, and 76% of the veterans in the $40,000 or more income group. Simply stated, inadequate health insurance coverage among the aging veteran population is a product of the inability to purchase such coverage (Table 5-12).

Unfortunately, inadequate insurance coverage tends to be found among veterans with the greatest need for medical treatment. Only 20% of veterans in excellent health and 24% of veterans in good health report inadequate or no health insurance. By contrast, 42% of veterans in fair health and 55% of veterans in poor health report inadequate or no health insurance coverage (Table 5-13).

Health Insurance & Health Care Utilization

It has been argued that health insurance encourages health care utilization. Given the complexity of the issue, we cannot address it properly in this study. However, it is important to note that in this sample of the aging veteran population, health care demand is significantly higher among veterans without adequate insurance. This is an extension of the finding that health care utilization declines as income increases.

The proportion of veterans who have been hospitalized in the past year is 20% for those with good private insurance, compared to 27% for those with limited private insurance and 27% for those with no private insurance. More dramatically, the number of nights spent in the hospital for those who have been hospitalized increases from 11.4 nights for those with good private insurance to 17.5 nights for those with limited private insurance to 29.1 nights for those with no private insurance (Table 5-14).

Similarly, the proportion of veterans who have visited a hospital clinic or outpatient department for medical care in the past year increases from 32% of those with good private insurance, to 37% of those with limited private insurance, to 48% of those with no private insurance. The average number of outpatient hospital visits in the past year increases from 1.6 for those with good private insurance to 3.3 for those with no private insurance.

The veteran with good private health insurance is more likely to have seen a medical doctor in the past year (69%) than the veteran with no private health insurance (60%). However, the average number of doctor visits in the previous year is less for the veteran with good health insurance (3.3) than for the veteran with no private health insurance (4.2). This suggests that the absence of medical insurance may discourage preventive health visits to the doctor, but not treatment visits.

Overall, the average number of total treatment days in the previous year increases from 7.3 for veterans with good private insurance to 17.0 for veterans with no private insurance.

Neither income nor insurance coverage appears to encourage greater utilization of specific medical and surgical procedures. The population incidence of medical and surgical procedures is virtually identical among veterans with incomes less than $10,000 and veterans with incomes of $40,000 or more.* Similarly, the survey finds that for most medical and surgical procedures there is no significant difference in the proportion of veterans with good private insurance who have undergone them in the past year, compared to those veterans with no private insurance. The limited exceptions include a somewhat greater incidence of X-rays (43% to 37%) and physical therapy (9% to 4%) among the veterans with no private health insurance (Table 5-15).

The identical rates of surgery and other medical procedures among veterans with high and low incomes, and good and poor insurance coverage, should be considered in the light of veteran health status. The low income and low insurance veteran is far more likely to be in poor health and to have a number of serious medical conditions than the higher income/good insurance veteran. Thus, the low income and low insurance veteran appears to be receiving significantly fewer medical and surgical procedures than we would anticipate on the basis of his health status. This suggests underutilization of health treatment compared to health need among the low income, limited insurance veteran.

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*Major surgery is somewhat more common among lower income veterans than higher income veterans.

The most dramatic effect of health insurance coverage among veterans is found in the source of care, rather than the type or amount of care. A private doctor is the most likely source of medical treatment and advice for 72% of veterans with good private health insurance, 66% of veterans with limited private health insurance, and 38% of veterans with no private health insurance. The Veterans Administration takes over the role of the private physician as usual source of care for veterans without insurance. The proportion of veterans who describe VA hospitals as the most likely source of medical care or advice rise from 13% of veterans with good private insurance to 51% of veterans with no private insurance. The VA hospital is the most likely source of medical care for veterans without private health insurance (Table 5-16).

Access to Health Care

The similar levels of health care utilization among veterans with different levels of health care needs suggest that low income and limited health insurance may act as barriers to health care for some veterans. To explore this question, the veterans were asked: "In the past year, has there been anything about your health that you think you should have seen a doctor about, but didn't?"

Almost 1 in 5 veterans (18%) say that there has been at least one occasion in the past year when they should have seen a doctor but did not. The most common explanation for failing to see a doctor when they thought they should have was the cost of the consultation/treatment. Among those who say they didn't go when they should have seen a doctor, 27% cite the expense as the reason for not going (Table 5-17).

The cost of treatment is reported as a barrier to needed care by only 1% of veterans in excellent health and 2% of veterans in good health. By contrast, 6% of veterans in fair health and 17% of veterans in poor health failed to see a doctor in the previous, year when they thought they should see a doctor, because it was too expensive.

More specifically, the sample of aging veterans was asked if they had been unable in the past year to get health care because they didn't have insurance coverage or could not pay. Only 3% of veterans aged 55 and over report that they have been unable to get needed care because of inability to pay. This, however, translates into approximately 317,000 veterans who were unable to get needed medical care (Table 5-18).

As expected, income and health insurance coverage are related to limits on needed health care. More surprisingly, however, we find no increase or decrease in the unmet medical needs by age. Financial barriers to needed medical care are reported by 2% to 3% of all age cohorts of veterans.

Medically Indigent Veterans

Who is the medically indigent veteran? For the purposes of this report, we have defined the medically indigent veteran as any veteran who:

-- Did not see the doctor in the past year when he/she thought he should see a doctor because it was too expensive (5%); or

-- Was unable to get needed medical care in the past year because of inability to pay (3%); or

-- Had to cut down (9%) or eliminate (1%) medical care in the previous year for financial reasons.

By these criteria, 12% of veterans aged 55 and over are medically indigent.

Half of the medically indigent veterans (50%) have family incomes less than $10,000 a year. Similarly, half of the medically indigent veterans (51%) have no private health insurance. Thus, the veterans' income and insurance status tend to conform with the veterans' claim that they have been unable to get needed medical care in the past year because of inability to pay (Table 5-19).

The medically indigent veterans are, virtually by definition, medically needy as well as unable to pay for care. Seven out of ten medically indigent veterans (69%) are in only fair or poor health, compared to 33% of the nonindigent veterans. The average number of current medical conditions is 3.3 for the medically indigent veteran, compared to 1.8 medical conditions for other veterans. The average number of medical treatment days -- medical visits and hospital nights -- was 15.1 in the past year for the indigent veteran, compared to 9.1 for other veterans.

Despite the correlation of low income and poor health with medical indigence, there is no relationship between medical indigence and age among veterans. Possibly because of the Medicare coverage among the older veterans, the incidence of medical indigence does not increase with age.

One important consequence for the VA of the medical indigence among the aging veteran population is that it creates a demand for VA hospital care. Nearly half (46%) of the medically indigent veterans say that if they needed medical advice or treatment, they would be most likely to go to a VA hospital for their medical care.

Care of the Sick Veteran

Veterans were asked who takes care of them when they are sick. The veteran's spouse is the pivotal element in the veteran's health care network. Eight out of ten veterans (81%) aged 55 and over say their spouse is the one who takes care of them when sick. This declines from 81%-85% among veterans aged 55-69 to 75% among veterans aged 70-74 to 59% among veterans aged 75 and over. This is directly related to widowerhood with age (Table 5-20).

The importance of the spouse is pointed up by analyzing veteran home care by household compostion. Even when the veteran is living in an extended family, 83% report the spouse as the source of care when sick. Children and other relatives are only rarely reported as the source of care.

Among veterans who live alone, one-third (33%) say that no one takes care of them when they are sick. Another 10% say that they don't know who would take care of them. Finally, 4% of veterans living alone say that they would have to be taken care of by an institution. It is notable that virtually all mentions of institutionalization come from veterans living alone, who see few other options.

Very few veterans report having used home health services designed to permit the veteran to avoid institutionalization. Among veterans aged 55 and over, the survey finds only 1% who have used homemaker services, visiting nurses, adult health care, or meals on wheels. These services users are found disproportionately among veterans aged 75 and over and veterans who are living alone (Table 5-21).

Q.16a, 17, 19a,b, 21

Table 5-1

MEDICAL SERVICES UTILIZATION: PAST YEAR

Q.: Have you been a patient overnight or longer in the last twelve months?

Q.: Altogether, how many nights did you spend in a hospital in the past twelve months?

Q.: During the past twelve months, have you gone to a hospital clinic or hospital outpatient department for medical care?

Q.: How many times did you visit a hospital clinic or outpatient department in the past twelve months?

Q.: During the past twelve months, how many times did you see a medical doctor -- not counting hospitalization and hospital clinic visits?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Yes, doctor visits	68	62	68	71	72	75	56	64	78	78
Yes, clinic visits	36	34	36	37	38	39	23	30	44	59
Yes, hospital overnight	22	20	22	23	26	32	11	16	29	42

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Doctor visits (Mean)	3.7	3.3	3.4	4.4	3.7	4.6	1.7	2.4	5.0	8.2
Clinic visits (Mean)	2.0	1.7	2.2	1.9	2.6	1.4	0.7	0.9	2.3	6.0
Hospital nights (Mean)*	16.9	17.2	14.3	17.6	14.0	24.2	6.2	12.0	13.9	23.6
Total medical service utilization (Mean)	9.8	8.3	8.5	10.9	11.0	16.3	3.1	5.2	11.2	25.4

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*Based on those who have used.

Q.24

Table 5-2

MEDICAL AND SURGICAL PROCEDURES: PAST YEAR

Q.: During the past twelve months have you had any of the procedures listed on this card? (IF YES: Which ones?)

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Blood test	42	39	42	43	44	44	29	35	49	64
X-rays	39	37	41	38	39	40	25	33	47	60
Major surgery	8	7	9	10	8	8	4	7	10	14
Minor office surgery	6	5	5	6	8	8	3	5	8	7
Physical therapy	6	5	6	4	8	7	2	4	6	13
Elective surgery	4	4	4	3	5	3	3	5	3	5
Blood transfusion	2	2	2	2	2	3	1	2	2	6
Psychiatric or psychological counseling	2	2	2	1	1	2	*	1	2	5
Broken bones set	2	2	2	1	2	2	*	1	3	3
Radiation treatment	1	1	1	1	2	2	1	*	2	3
Chemotherapy	1	1	1	1	*	-	*	*	1	3
None	43	47	42	45	39	37	59	49	35	21
Not sure	*	*	*	-	*	-	*	*	*	*
No answer	*	*	*	*	*	1	*	*	*	1

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*Less than 0.5%.

Q.24

Table 5-3

MEDICAL AND SURGICAL PROCEDURES BY NUMBER OF MEDICAL CONDITIONS

Q.: During the past twelve months have you had any of the procedures listed on this card? (IF YES: Which ones?)

	Medical Conditions In Past Year			
	None	1-2	3-4	5 or More
Base	888	1178	589	358
	%	%	%	%
Blood test	23	38	57	73
X-rays	22	36	53	68
Major surgery	4	7	15	15
Minor office surgery	3	4	7	12
Physical therapy	2	4	8	16
Elective surgery	2	4	4	7
Blood transfusion	1	2	4	4
Psychiatric or psychological counseling	1	1	2	4
Broken bones set	1	1	2	3
Radiation treatment	1	1	2	2
Chemotherapy	*	1	1	1
None	65	44	27	14

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*Less than 0.5%.

Q.25a

Table 5-4

USUAL SOURCE OF CARE

Q.: Which of these best describes the source of medical care you would be most likely to use if you were sick or needed advice about your health?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Private doctor	64	67	63	63	63	58	68	68	60	56
Other hospital	27	25	28	26	26	34	25	26	27	31
VA hospital	22	19	23	24	29	23	15	17	29	36
VA clinic	5	4	5	6	7	10	2	4	8	8
Military hospital	5	5	5	6	4	5	6	5	5	6
Other clinic	4	4	4	3	5	5	4	4	4	4
HMO	3	4	4	3	2	2	5	4	2	1
Military clinic	1	2	1	2	1	1	2	1	1	2
Other	1	1	1	1	-	*	1	*	1	1
Not sure	1	1	1	1	*	2	1	1	1	1
No answer	*	-	*	*	-	-	*	*	-	-

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*Less than 0.5%.

Q.40

Table 5-5

MEDICARE COVERAGE

Q.: Medicare is a Social Security health insurance program for disabled persons and for persons 65 years and older. Are you or have you ever been covered by Medicare?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Ever Covered						
Yes	39	8	12	89	94	91
No	61	92	87	10	6	9
Not sure	*	*	*	-	-	-
No answer	*	*	*	1	*	1

Q.41b

TYPE OF MEDICARE COVERAGE

Base: Now covered

Q.: Does you Medicare coverage include hospitalization only, medical expenses only, or hospitalization and medical expenses?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	1103	67	120	547	215	154	295	378	225	67
	%	%	%	%	%	%	%	%	%	%
Hospital only (part A)	9	17	14	6	9	10	13	7	7	6
Medical only (part B)	1	-	1	1	2	-	2	1	1	1
Both (parts A & B)	82	76	72	83	84	85	77	83	86	86
Not sure	8	7	13	10	5	5	8	9	6	6
No answer	*	-	1	*	-	-	-	-	*	1

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*Less than 0.5%.

Q.44

Table 5-6

MEDICAID COVERAGE

Q.: Are you now covered by Medicaid (MediCal)?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Yes, covered	6	2	2	14	14	17	11	8	3	1
No, not covered	89	95	94	80	80	77	84	87	93	95
Not sure	4	2	3	6	5	5	4	4	3	3
No answer	1	1	1	1	1	1	1	1	1	*

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*Less than 0.5%.

Q.43

Table 5-7

CHAMPUS COVERAGE

Q.: Are you now covered by CHAMPUS, which covers both active duty and retired career military personnel, their dependents, and survivors?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Yes, covered	5	6	6	2	1	3	2	4	6	5
No, not covered	87	87	87	89	90	86	89	88	87	86
Not sure	7	6	6	9	9	10	8	7	7	7
No answer	1	1	1	*	*	1	1	1	*	1

---

*Less than 0.5%.

Q.45

Table 5-8

PRIVATE HEALTH INSURANCE

Q.: Are you covered by any group or private health insurance plan that we haven't discussed yet?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Yes, group or private insurance	79	84	82	79	72	57	44	80	91	96
No, not covered	20	16	17	21	27	41	56	20	9	4
Not sure	*	*	1	1	1	1	*	*	*	-
No answer	*	-	*	-	-	1	*	*	-	-

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*Less than 0.5%.

Q.46

Table 5-9

PRIVATE INSURANCE COVERAGE: AMOUNT OF COVERAGE BY SERVICE

Base: Those with private insurance

Q.: Does your group or private health insurance plan cover all, most, some, or none of your expenses for (READ EACH ITEM)?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Pays all or most expenses for:										
Hospitalization	79	88	84	64	58	63	62	70	84	91
Surgeon fees	75	85	80	62	55	54	55	66	81	89
Office visits	40	43	43	33	30	37	25	34	42	54
Prescription drugs	39	44	44	31	26	26	26	35	42	49
Dental care	22	30	24	13	6	11	11	14	25	35
Psychiatric care	17	22	19	14	8	3	6	12	18	30
Eyeglasses and hearing aid	14	18	16	8	5	4	6	11	18	18
Nursing home care	9	10	8	10	10	7	7	7	9	15

Table 5-10

COMBINED HEALTH INSURANCE COVERAGE

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Private insurance only	52	79	75	8	6	2
Private and Medicare only	23	3	6	61	57	48
Medicare only	9	3	3	15	20	25
Private, Medicare, and Medicaid	3	1	1	9	9	7
Medicare and Medicaid	2	1	1	4	3	9
Medicaid only	*	*	*	*	1	2
Medicaid and private only	*	*	*	1	*	-
No Medicare, Medicaid or or private insurance	10	12	14	3	3	8

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*Less than 0.5%.

Q.49

Table 5-11

ADEQUACY OF CURRENT HEALTH INSURANCE COVERAGE

Q.: Do you think your current health insurance coverage is more than adequate, adequate, or less than adequate?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
More than adequate	7	8	8	6	3	5	3	5	9	14
Adequate	57	60	57	57	54	54	35	54	67	72
Less than adequate	25	22	24	27	35	29	37	30	20	12
No insurance (vol.)	6	8	8	4	3	5	18	6	3	1
Not sure	3	2	2	5	5	6	6	4	2	1
No answer	*	*	1	*	*	1	1	*	*	-

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*Less than 0.5%.

Q.51

Table 5-12

ABILITY TO PAY FOR ADDITIONAL HEALTH INSURANCE COVERAGE

Q.: If you wanted additional coverage, could you afford to pay for it?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Yes, could afford	43	46	44	41	37	40	14	31	54	76
No, couldn't afford	43	41	43	46	47	43	78	55	32	13
Don't need any more	6	7	5	5	5	6	2	6	7	6
Not sure	7	6	7	7	10	9	5	8	7	5
No answer	1	*	1	1	-	2	1	1	*	*

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*Less than 0.5%.

Q.49

Table 5-13

ADEQUACY OF COVERAGE BY HEALTH STATUS

Q.: Do you think your current health insurance coverage is more than adequate, adequate, or less than adequate?

		Health Status				Medical Conditions In Past Year			
	Total	Excellent	Good	Fair	Poor	None	1-2	3-4	5 or More
Base	3013	646	1152	736	420	888	1178	589	358
	%	%	%	%	%	%	%	%	%
More than adequate	7	12	8	5	3	9	8	5	5
Adequate	57	66	65	49	37	63	59	54	43
Less than adequate	25	17	20	33	41	19	24	31	36
No insurance (vol.)	6	3	4	9	14	6	6	6	11
Not sure	3	2	3	4	4	2	3	4	4
No answer	*	-	*	*	1	1	*	*	1

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*Less than 0.5%.

Q.16a, 19a, 21

Table 5-14

MEDICAL SERVICES UTILIZATION BY INSURANCE AND INCOME

Q: Have you been a patient in a hospital overnight or longer in the last twelve months?

Q.: During the past twelve months, have you gone to a hospital clinic or hospital outpatient department for medical care?

Q.: During the past twelve months, how many times did you see a medical doctor -- not counting hospitalization and hospital clinic visits?

		Insurance Coverage			Income			
	Total	Good Private	Limited Private	No Private	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Yes, doctor visits	68	69	71	60	64	68	67	69
Yes, clinic visits	36	32	37	48	40	38	34	31
Yes, hospital overnight	22	20	27	27	30	23	19	15

Q.17, 19b

Q.: Altogether, how many nights did you spend in a hospital in the past twelve months?

Q.: How many times did you visit a hospital clinic or outpatient department in the past twelve months?

		Insurance Coverage			Income			
	Total	Good Private	Limited Private	No Private	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Doctor visits (Mean)	3.7	3.3	4.5	4.2	4.0	4.5	3.2	2.9
Clinic visits (Mean)	2.0	1.6	1.8	3.3	2.4	2.0	1.8	1.2
Hospital nights (Mean)	16.9	11.4	17.5	29.1	25.2	18.0	12.4	7.7
Total medical service utilization	9.8	7.3	10.8	17.0	15.8	10.9	7.3	5.2

Q.24

Table 5-15

MEDICAL AND SURGICAL PROCEDURES IN THE PAST YEAR BY INCOME AND INSURANCE

Q.: During the past twelve months, have you had any of the procedures listed on this card?

		Insurance Coverage			Income			
	Total	Good Private	Limited Private	No Private	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	1915	478	604	531	748	953	436
	%	%	%	%	%	%	%	%
Blood test	42	40	46	43	44	42	37	44
X-rays	39	37	43	43	41	39	36	41
Major surgery	8	8	10	8	10	9	7	6
Minor office surgery	6	6	5	6	5	6	6	7
Physical therapy	6	4	7	9	5	6	5	5
Elective surgery	4	4	4	3	3	3	4	4
Blood transfusion	2	2	2	4	3	2	2	1
Psychiatric or psychological care	2	1	2	4	3	2	1	*
Broken bones set	2	2	2	2	2	1	2	1
Radiation treatment	1	1	1	2	1	2	1	*
Chemotherapy	1	1	1	1	*	1	*	1
None	43	45	41	43	41	43	47	41

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*Less than 0.5%.

Q.25a

Table 5-16

USUAL SOURCE OF CARE BY INSURANCE AND CARE

Q.: Which of these best decribe the source of medical care you would be most likely to use if you were sick or need advice about your health?

		Insurance Coverage			Income			
	Total	Good Private	Limited Private	No Private	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	1915	478	604	531	748	953	436
	%	%	%	%	%	%	%	%
Private doctor	64	72	66	38	49	62	68	78
Other hospital	27	30	25	18	26	29	28	26
VA hospital	22	13	23	51	42	28	15	7
VA clinic	5	2	6	15	13	6	3	1
Military hospital	5	3	5	13	3	6	6	3
Other clinic	4	4	3	3	4	4	3	6
HMO	3	5	1	1	1	2	4	6
Military clinic	1	1	2	3	1	1	2	1
Other	1	1	*	*	1	1	*	1

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*Less than 0.5%.

Q.22

Table 5-17

DID NOT SEE DOCTOR WHEN THOUGHT SHOULD HAVE

Q.: In the past year, has there been anything about your health that you think you should have seen a doctor about, but didn't?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Yes	18	18	19	19	20	13	6	13	26	37
No	81	82	80	81	77	85	94	85	73	62
Not sure	1	*	1	*	2	2	*	1	1	1
No answer	*	*	*	*	*	*	*	1	*	-

Q.23

Base: Those who didn't see doctor when thought should have.

Q.: Why didn't you see a doctor?

	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Too expensive	27	29	29	27	13	29	18	17	25	45
Didn't want to bother with doctor	21	22	22	15	21	32	25	25	24	11
Not sick enough	21	24	20	24	17	3	45	34	14	11
Didn't have time	13	15	10	15	15	-	10	16	15	9
Doctor can't help me	10	6	8	12	19	19	5	9	11	10
Afraid to see doctor	8	11	6	4	15	3	5	7	6	10
Hard to get to doctor's office	7	8	7	5	9	16	3	3	5	16
Have to wait too long	4	2	6	4	2	10	-	3	5	3
Don't have doctor	2	2	1	2	2	-	-	3	2	1
Doctor not available	1	1	2	2	2	-	-	-	2	3
Other	3	4	2	4	4	-	3	1	5	2
Not sure	1	1	1	1	-	-	-	1	1	-
No answer	1	1	1	-	-	-	-	2	-	-

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*Less than 0.5%.

Q.54

Table 5-18

UNABLE TO GET HEALTH CARE IN PAST YEAR BECAUSE UNABLE TO PAY

Q.: During the last year, have you ever been unable to get health care because you didn't have insurance coverage or you couldn't pay?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Yes, have been unable	3	3	3	2	2	3	1	1	3	10
No, haven't been unable	95	95	94	96	95	92	96	97	94	87
Didn't need care (vol.)	2	2	2	3	3	4	3	2	2	2
Not sure	*	*	1	-	*	-	-	*	1	1
No answer	*	-	*	*	*	1	-	*	*	*

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*Less than 0.5%.

Table 5-19

MEDICALLY INDIGENT VETERAN

	Medically Indigent	
	Yes	No
Base	(381)	(2,632)
	%	%
Age		
55-59 years	33	33
60-64 years	34	32
65-69 years	18	18
70-74 years	9	9
75 and over	7	8
Income		
Less than $10,000	50	13
$10,000-19,999	24	25
$20,000-39,999	15	34
40,000 or over	3	16
Health insurance		
Good private	29	68
Limited private	19	15
No private	51	16
Service disability		
Yes	29	17
No	71	83
Region		
East	21	28
South	40	27
Midwest	22	26
West	17	19
Health rating		
Excellent	7	24
Good	22	41
Fair	32	23
Poor	37	10
Number of medical conditions/past year (mean)	x = 3.3	1.8
Medical utilization past year (mean)	x = 15.1	9.1
Most likely source of care: VA hospital	46	20

Q.69

Table 5-20

WHO TAKES CARE OF VETERAN WHEN SICK

Q.: Who usually takes care of you when you are sick in bed? That is, who would help prepare meals, help you in and out of bed, bring you water, and things like that?

		Age					Living Arrangement		
	Total	55-59	60-64	65-69	70-74	75 and Over	Alone	Spouse Only	Family
Base	3013	920	1057	621	240	175	261	1615	1063
	%	%	%	%	%	%	%	%	%
Spouse	81	83	85	81	75	59	2	95	83
Daughter/son	7	7	6	7	11	11	15	2	13
No one	5	5	5	5	6	10	33	2	3
Other relative	4	5	3	5	5	6	16	1	7
Friend	2	2	2	3	3	4	13	*	*
Neighbor	1	*	1	1	2	5	9	*	*
Institution	1	*	1	1	1	3	4	1	*
Hired help	1	1	1	1	*	1	2	1	*
Other	1	*	1	1	1	8	4	1	1
It depends	1	*	*	*	1	4	3	*	1
Not sure	2	2	1	2	2	2	10	1	1
No answer	*	-	*	*	*	-	-	*	*

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*Less than 0.5%.

Q.68

Table 5-21

USE OF HOME HEALTH SERVICES

Q.: Are you currently receiving...?

		Age					Living Arrangement		
	Total	55-59	60-64	65-69	70-74	75 and Over	Alone	Spouse Only	Family
Base	3013	920	1057	621	240	175	261	1615	1063
	%	%	%	%	%	%	%	%	%
Homemaker services	1	1	1	1	*	6	5	1	1
Visiting nurse .	1	1	1	1	1	5	3	1	1
Adult day health care	1	1	1	1	1	3	2	1	1
Meals on wheels	1	1	1	1	*	3	4	1	*

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*Less than 0.5%.

6. VA HOSPITAL CARE: VETERANS' ATTITUDES AND EXPERIENCES

Summary

One out of every five veterans (21%) aged 55 and over have been a patient overnight or longer in a VA hospital since leaving the service. The likelihood of past use of VA hospitals varies with income. Only 9% of veterans with family incomes of $40,000 or more have used VA hospitals, compared to 39% of veterans with incomes less than $10,000.

During the past year, 3% of veterans aged 55 and over were hospitalized at least once in a VA facility. Even among the veterans under 65 years old, 2% were patients in VA hospitals in the previous year. This incidence rises by 50% among 65-69 year olds (3%), doubles among 70-74 year olds (5%), and quadruples among veterans aged 75 and older (7%). Thus, if present utilization patterns remain the same, then really significant increases in demand for VA hospitalization will be felt in ten years as the current 60-64 cohort reaches 70-74 and the current 65-69 cohort reaches 75.

There is some evidence that the demand for VA hospital care will be somewhat greater among the younger veteran cohorts than the earlier cohorts at comparable ages. The proportion of veterans who have used VA hospitalization by a specified age has increased consistently across the 75 and over cohort, the 65-69 year old cohort, and the 60-64 year old cohort. Thus, the demand for VA hospital care in ten years will probably be somewhat higher than forecasts based upon the application of current utilization rates by age to the expected demographic shifts.

Potentially, the VA may face a much more explosive demand for medical services in the future than any suggested by past utilization patterns. The likelihood of a consumer's choice of a particiular hospital as a source of care is usually based on three factors: cost, reputation and location. The survey suggests that VA hospitals may score better on some of these factors than expected among the aging veteran population.

The cost of VA care is the most often cited reason for past use of VA hospitals. Over half of those who have used VA hospitals in the past have explained the reason for their choice of hospitals as inability to pay elsewhere. This is confirmed by the income and insurance characteristics of the VA hospitals users.

Nonetheless, VA hospitals appear to have a good reputation among the aging veteran population. Six out of ten veterans rate the quality of care in VA hospitals as excellent or good. A majority of veterans rate the quality of care in VA hospitals as equal to or better than non-VA hospitals. Veterans who have used VA hospitals rate them more highly than those who haven't. Indeed, veterans who have used VA hospitals rate them more highly than the general public rates the hospitals it uses.

Finally, VA hospitals seem to be well located for use by the aging veteran population. Six out of ten veterans report that the nearest VA hospital is convenient for them.

These findings suggest a relatively widespread potential demand for VA medical services among aging veterans. This potential demand was tested by asking veterans whether they would be more likely to use VA programs for hospital stays, surgery, etc., or get the service elsewhere, if they were eligible for free VA care. Six out of ten veterans say they would be more likely to use the VA medical care, if they were eligible. In order to test the cost issue in this selection, we asked veterans which they would be more likely to use if the VA care cost half of the care elsewhere. The additional cost made almost no difference in the proportion of veterans choosing VA care. We would conclude that given a good reputation and locational convenience for most veterans, the likely demand for VA services could expand dramatically if veterans become aware of their eligibility for care in VA hospitals.

Inpatient Care in VA Hospitals

One out of every five veterans (21%) aged 55 and over have stayed overnight or longer as a patient in a VA hospital since their release from active duty. The likelihood of experience with VA inpatient care increases with age among veterans. Among veterans aged 55-59, 16% have been a patient overnight in a VA hospital compared to 24% of veterans aged 65-74 and 30% of veterans aged 75 and over (Table 6-1).

Veteran income, rather than age, is a better predictor of VA hospitalization. The proportion of aging veterans who have been hospitalized in VA facilities since their release from active duty declines from 39% of those with incomes less than $10,000 to 22% of the $10,000-$19,999 income group to 15% of the $20,000-$39,999 income group. Only 9% of veterans with current incomes of $40,000 or more have ever been hospitalized in VA facilities.

Most of those who have ever been hospitalized in VA facilities have been hospitalized in VA facilities more than once. Six out of ten veterans who have ever used a VA hospital have done so more than once. Among those who have ever been hospitalized overnight in VA facilities, the average number of stays in VA hospitals is 1.8. There is some variability in average number of VA hospitalizations by age, but no clearcut pattern of increased number of VA hospitalizations by age (Table 6-2).

During the past year, 3% of all veterans aged 55 and over were hospitalized overnight in a veterans hospital. This represents 14% of the veterans who have ever been hospitalized in a VA facility. More importantly, it also represents only 14% of the veterans who were hospitalized overnight in any hospital during the past year (Table 6-3).

The likelihood of hospitalization in a VA facility in the past year increases with age. Approximately 2% of veterans aged 59-64 were patients overnight in a VA hospital in the past year compared to 3% of the 65-69, 5% of the 70-74 year olds and 8% of the veterans aged 75 and over. When considered as a proportion of the veterans who have been hospitalized in the previous year, the propensity for hospitalization in a VA hospital also increases with age. Approximately 10% of the veterans under 65 years of age who were hospitalized last year were hospitalized in VA facilities. By contrast, 24% of veterans aged 75 and over who were hospitalized last year were patients in VA hospitals. Hence, the likelihood of hospitalization in VA facilities increases with age, in addition to the increase in the likelihood of any hospitalization.

The most often cited reason for going to a VA hospital rather than somewhere else, among those who have been patients in a VA hospital in the past year, is cost. Half of those who have been treated in VA hospitals in the past year say they went to the VA hospital because they had no money or insurance. This explanation fits with the incidence of VA hospitalization in the past year by veteran income, which is 9% of veterans with incomes less than $10,000 to less than 1% for veterans with incomes of $20,000 or more (Table 6-4).

Despite the strong relationship between cost and VA hospital use, it is noteworthy that the third most often cited reason for going to a VA hospital rather than somewhere else was the quality of care (16%).

VA Outpatient Care

The pattern of veterans' utilization of VA outpatient services is virtually identical to the VA inpatient utilization pattern. Nearly one quarter of all veterans (23%) aged 55 and over have been treated in VA clinics or outpatient departments since their release from the service. The utilization rate for VA outpatient services declines from 39% for veterans with incomes less than $10,000 to 13% for veterans with incomes of $40,000 or more. Similarly, the utilization rate for VA outpatient services rises from 19% among 55-59 year old veterans to 29% among veterans aged 70 and over (Table 6-5).

Little more than a third (36%) of veterans who have once used VA outpatient care have never used it again. Nearly a third (31%) of those who have ever used VA outpatient services report that they have been back several times a year (Table 6-6).

During the past year, approximately 9% of aging veterans have been seen in VA outpatient departments. The incidence of current use increases from 7% of veterans aged 55-59 to 12-13% of veterans aged 70 and over. Similarly, the incidence of VA outpatient treatment in the past year declines from 16% of veterans with incomes less than $10,000 to 2% of veterans with incomes of $40,000 or more (Table 6-7).

As in the case of VA inpatient care, two leading explanations for using the VA outpatient care, rather than somewhere else, was the inability to pay (28%) and the quality of care (19%) (Table 6-8). While inability to pay is the reason most often given by poor veterans, the higher income veterans cite the quality of care and the fact that it is free as their reason for being treated at VA facilities.

Quality of Care in VA Hospitals: General Rating

The perceptions of veterans about the quality of care in VA hospitals is an important issue to the Veterans Administration. If veterans have negative perceptions of the quality of care in VA hospitals, then the demand for treatment in these facilities will be limited to those unable to pay elsewhere. If veterans who have been treated in VA hospitals have negative reports on the quality of care, then the problem facing the VA would be more than reputational.

The public, as a whole, has had a generally positive assessment of the quality of care in VA hospitals. In the 1978 Harris study, Hospital Care in America, we found 45% of the general public rated the quality of care in veteran's hospitals as excellent (11%) or good (34%), compared to the 26% of the public who rated VA hospital care as fair (18%) or poor (8%). A substantial proportion of the general public (29%) had no opinion about the quality of care in VA hospitals. Overall, VA hospitals were rated higher than public hospitals and proprietary hospitals, but less than nonprofit hospitals.

The Survey of Aging Veterans finds that veterans have an even higher opinion of the quality of care at VA hospitals. The survey finds that 63% of the aging veterans population rate the quality of care in VA hospitals as excellent (25%) or good (38%). Only 22% of veterans perceived the quality of care in VA hospitals as fair (15%) or poor (7%). Another 14% of veterans did not know enough about VA hospitals to rate them (Table 6-10).

The high rating of the quality of care in VA hospitals by aging veterans, in general, is surpassed by the ratings of veterans who have had firsthand experience in VA hospitals. The proportion of veterans who rate VA hospitals as "excellent" increases from 21% of veterans who have never used VA hospitals; to 39% of veterans who have used VA hospitals in the past but not the past year; to 51% among veterans who have been hospitalized in VA facilities in the past year. Overall, the proportion of veterans who rate the quality of VA care as excellent or good is 60% among veterans who have never used VA hospitals, 76% among veterans who have used them in the past but not currently, and 84% among the most recent users of VA hospital inpatient care.

Most veterans consider the quality of care in VA hospitals as equal to or better than the quality of care in non-VA hospitals. The survey finds that 38% of the aging veteran population feels that the quality of care in VA hospitals is about the same as non-VA hospitals, while 17% of the aging veterans population considers the quality of care in VA hospitals as better than non-VA hospitals. Nearly a third of the aging veterans (31%) are not sure whether the quality of care is better in VA or non-VA hospitals. Only 13% of the veteran population say that they think that the quality of care in VA hospitals is worse than in non-VA hospitals (Table 6-13).

The veteran who has used VA hospitals, once again, has a higher impression of the quality of care in VA facilities. Among veterans who have never been inpatients in VA hospitals, 12% think VA hospitals are better and 13% think VA hospitals are worse than other hospitals. Among past users of VA hospitals, 28% think VA hospitals are better and 14% think VA hospitals are worse than non-VA hospitals. Among recent users of VA hospitals, 51% think VA hospitals are better and 5% think VA hospitals are worse than non-VA hospitals.

These survey findings are an unmistakably positive statement about veteran perceptions of VA hospital care. Veterans who have used VA hospitals, have positive attitudes toward the quality of care on the basis of their experience. Veterans who have never used VA hospitals also have positive impressions of the VA care on the basis of what they have head about them. It is clear that the reputation of VA hospitals among the aging veteran population will not discourage utilization.

Moreover, experience in VA hospitals -- which may originally be motivated by inability to pay -- confirms satisfaction with quality of care. The perceived quality of care experience reinforces the original decision to use the VA facility. Further, the quality of care may motivate subsequent utilization of VA facilities, even if the inability to pay motive is missing.

> Observation: The findings of higher ratings of VA hospitals among users compared to nonusers is subject to several important qualifications. First, the users are a self-selected population who may have initially chosen VA care because of pre-existing positive ratings. Second, since users tend to be low-income veterans, they may be making their hospital comparisions to public hospitals rather than more prestigious non-profit hospitals.
>
> Nonetheless, users have had an opportunity to test their attitudes toward VA care by experience. The comparison of user and non-user attitudes toward VA hospitals clearly indicates that, at worst, experience reinforces positive impressions of VA care, and it may actually improve those impressions.

Components of Hospital Rating

All veterans who were able to rate the quality of care in VA hospitals on the basis of their experience or what they had heard were asked what their experience had been or what it was that they had heard. This open-ended question permitted the veterans to describe their impressions and experiences in their own terms. Among those veterans who know VA hospital care by experience or reputation:

-- 51% had positive things to say about VA hospitals (e.g., very good doctors);

-- 27% had neutral things to say about VA hospitals (e.g., VA hospitals are as good as other hospitals); and

-- 23% had negative things to say about VA hospitals (e.g., it's difficult to get admitted).

The positive experiences/impressions of veterans focus on the quality of care. Nearly half of the veterans who had any opinion of VA hospital care volunteered that VA hospitals had high quality medical care (45%). By contrast, only 10% of veterans volunteered that they had heard or experienced poor quality medical care in VA hospitals (Tables 6-11 and 6-12).

Although negative experiences/impressions are relatively uncommon, it is instructive to analyze them. Poor quality medical care is the most commonly cited negative impression of those who have never used VA hospitals (10%). Moreover, long waits/red tape (6%) and lack of concern for patients as individuals (6%) are the most commonly cited criticisms of those who have recently used a VA hospital. Only 2% of those who have used a VA hospital in the past year cited poor quality medical care as a criticism.

Veterans were asked to rate the quality of seven specific services in VA hospitals. For purposes of this analysis we have focused upon the ratings of those veterans who have been hospitalized in VA facilities in the past year. Among these recent users of VA hospitals, 44% rated nursing care as excellent; 43% rated the doctor care as excellent; 40% rated the respect and concern for patients as individuals as excellent; 40% reported housekeeping services and lab tests as excellent; 36% rated food and meals as excellent; and 28% rated admission procedures as excellent. Most of the remaining veterans rated these services in VA hospitals as pretty good (Table 6-14).

A more important comparison can be made between the experiences of the veteran in VA hospitals in those areas and the experience of the total public with hospitals more generally. Since these items were used in the 1978 Harris study, Hospital Care in America, such comparison is possible.

On each of the seven hospital service measures, veterans rate the services in VA hospitals better than the general public rates the service in hospitals with which they are familiar. The ratings of medical services -- doctor care, nursing care, and laboratory services -- are consistently higher among veterans, although the differences are not dramatic. More interestingly, however, are the two attributes for which VA hospitals are most often criticized: admissions procedures and respect/concern for the patient as an individual. Among the general public, 42% rate their experience with hospital admission procedures as only fair or poor, compared to 24% of veterans. Among the general public, 34% rate hospital respect and concern for patients as only fair or poor, compared to 11% of veterans. Thus, the criticisms of VA hospital procedures seem to be extensions of criticism of hospital treatment, generally. Moreover, the survey suggests that veterans are more satisfied with the quality of their treatment in VA hospitals than the public reports of its treatment in hospitals, generally (Table 6-15). It should be noted, however, that the veterans are older than the general public, and health surveys tend to show greater satisfaction levels among older persons across a wide variety of health services.

Convenience

The third factor in the selection of a hospital is convenience. For most services, location is the key to utilization. The location of VA hospitals or, conversely, the location of the veteran vis-a-vis the VA hospital, may limit utilization by otherwise interested veterans.

The survey finds that nearly six out of ten aging veterans (59%) report that the nearest VA hospital is very or somewhat convenient for them. Moreover, the survey findings confirm the link between convenience and utilization. Among veterans who have never used VA hospitals, 57% say the nearest hospital is convenient, compared to 62% of past users of VA hospitals, and 77% of recent users of VA hospitals. Hence, locational convenience of VA facilities does impact on the likelihood of use, although it does not absolutely limit use. Nearly one-quarter of the veterans who were patients in a VA hospital in the past year report that the nearest VA hospital is inconvenient for them to use (Table 6-16).

The catchment area for most general hospitals is a one-hour drive or less. In urban areas, this means a maximum distance of 30 miles. In suburban and rural area, a one-hour drive may mean 50 miles. The survey finds that half (53%) of veterans aged 55 and over live within 30 miles of the nearest VA hospitals. Extending the radius to 50 miles increases the nearby veteran population to 67%. The relationship between distance and convenience is illuminated by considering the distance to the nearest VA hospital for those veterans who consider the hospital as convenient. Among veterans who report that the nearest VA hospital is very or somewhat convenient, the average distance to the VA hospital is 26.8 miles. By contrast, the average distance to the nearest VA hospital is 58.8 miles where the nearest hospital is reported to be inconvenient (Table 6-17).

Likelihood of Future Use of VA Hospitals

One of the objectives of this study was to gauge the future demand for VA hospital care among the aging veteran population. At age 65, the VA drops the requirement of inability to pay for veterans to be eligible for free hospitalization in VA facilities. Hence, the survey probed the attitudes of veterans toward applying for VA hospitalization when needed after they become eligible.

The national sample of aging veterans was asked: "If you were eligible for free VA (hospital stays) would you be more likely to use the VA program when you needed the service, or more likely to get services elsewhere even if you paid for it?"

The survey finds that nearly six out of ten veterans say they would use the VA program rather than pay for it elsewhere, if they were eligible. There is little or no variation in the likelihood of using free VA hospitalization, if eligible, among the veterans age cohorts. Among veterans aged 55-59, 59% would use free VA hospital stays, compared to 60% among the

60-64 year olds, 58% among the 65-59 year olds and 59% among the 70-74 year olds. A similar pattern is also found in veterans' attitudes toward nursing home care, which is in variant across all age cohorts less than 75 (Table 6-18).

By contrast, income has a significant impact upon anticipated use, even when eligiblity is not an issue. The proportion of veterans who would use free VA hospitalization, if they were eligible and needed hospitalization, ranges from 75% of veterans with incomes less than $10,000, to 65% of veterans in the $10,000-19,999 income group, to 56% of veterans in the $20,000-39,999 income groups, to 39% of the $40,000 or more income group. A similar pattern is found in the other eight VA program areas tested.

As expected, the reputation of veterans hospitals and the location of the nearest veterans hospital impacts upon the likelihood of future use. The proportion of veterans who say they would be more likely to use VA medical programs than go elsewhere is higher among those who say the nearest VA hospital is convenient than among other veterans. More dramatically, the likelihood of using free VA hospital stays and half price VA hospital stays, if eligible, increases with the reputation of VA hospitals. The proportion of veterans who would use free VA hospital care rises from 34% of those who feel VA hospitals are worse than other hospitals to 62% of those who think VA hospitals are the same as other hospitals to 81% of those who think VA hospitals are better than other hospitals. Moreover, a majority of those who "don't know" whether VA hospitals are better or worse than other hospitals (53%) say they would be likely to use free VA hospital stays if eligible. This pattern is repeated for all other medical programs of the Veterans

Administration, whether free or half the price of services elsewhere. Hence, the absence of a negative reputation of VA hospitals for quality of care among veterans is a very important factor in the likelihood of using VA medical programs in the future expressed by many veterans.

The reputation, location and cost of VA hospital care may make past utilization rates obsolete as predictors of future demand levels. Nonetheless, for the individual veteran the incidence of past use is a good prediction of future hospital and medical use. Virtually all of the veterans who were hospitalized in VA hospitals in the past year say they are likely to use free (98%) or half priced (92%) hospital stays in VA facilities if eligible. Most but not all of the former users of VA hospital facilities say they would use VA programs for hospital stays in the future, if free (71%) or half priced (70%). Fewer of those veterans who have never been hospitalized in VA facilities expect to use VA hospital care in the future if free (55%) or half priced (52%). Nonetheless, the attitude of this group toward future utilization of VA programs and facilities demonstrates the limited usefulness of past utilization in predicting future demand. Over half of the veterans who have never used these programs in the past say that they are likely to use them in the future, if eligible.

Q.71

Table 6-1

OVERNIGHT STAY IN A VA HOSPITAL: EVER

Q.: Have you ever stayed overnight or longer as a patient in a VA hospital since you were last released from active duty?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Yes	21	16	21	24	23	30	39	22	15	9
No	78	84	78	75	75	68	60	78	84	91
Not sure	*	*	*	*	-	1	*	*	*	-
No answer	1	*	*	1	2	1	1	*	1	*

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*Less than 0.5%.

Table 6-2

NUMBER OF OVERNIGHT STAYS IN VA HOSPITALS

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	438
	%	%	%	%	%	%	%	%	%	%
None	78	84	78	75	75	68	60	78	84	91
1	8	7	8	10	4	7	11	8	8	6
2-3	6	4	6	7	9	9	9	8	4	2
4-6	3	2	4	3	5	5	9	3	2	*
7 or more	3	3	3	2	3	5	7	3	1	*

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*Less than 0.5%.

Table 6-3

VA HOSPITALIZATION IN PAST YEAR

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	438
	%	%	%	%	%	%	%	%	%	%
Yes, past year	3	2	2	3	5	7	9	3	1	*
Past not past year	18	14	19	21	18	22	29	20	14	8
Never	78	84	78	75	75	68	60	77	84	91

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*Less than 0.5%.

Q.75

Table 6-4

REASONS FOR GOING TO A VA HOSPITAL

Q.: Why did you go to a VA hospital rather than somewhere else?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	99	22	30	18	14	15	51	22	8	2
	%	%	%	%	%	%	%	%	%	%
Can't pay/no money/no insurance	52	75	62	31	47	33	50	50	33	50
Entitled as a vet	18	8	8	19	13	48	17	14	11	50
Good quality care	16	13	12	38	13	5	9	18	22	50
It's free	14	8	4	25	33	10	17	9	22	-
Convenience	8	4	-	-	7	29	-	14	22	50
Gone there for years	4	-	8	6	-	10	6	-	22	-
Doctor sent me there	4	4	4	19	-	-	6	-	11	-
Trust VA hospitals	2	-	8	-	-	-	2	9	-	-
No answer	9	-	19	6	7	14	13	14	-	-

Q.81

Table 6-5

USE OF VA OUTPATIENT TREATMENT CARE

Q.: Have you ever been treated or examined on an outpatient basis at a VA clinic or VA hospital outpatient department, since you were last released from active duty?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	438
	%	%	%	%	%	%	%	%	%	%
Yes	23	19	24	25	29	29	39	26	16	13
No	77	81	76	74	71	69	59	74	84	86
Not sure	*	*	*	*	-	1	1	*	-	*
No answer	*	*	1	1	1	1	1	-	*	*

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*Less than 0.5%.

Q.83

Table 6-6

FREQUENCY OF USE OF VA OUTPATIENT CARE

Q.: Since your first visit for outpatient care, how often have you been back to a VA hospital or clinic for outpatient care -- several times a year, once a year, only occasionally, or never?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	678	170	247	148	68	45	199	199	152	56
	%	%	%	%	%	%	%	%	%	%
Several times a year	31	30	28	34	36	34	38	34	23	16
Once a year	6	7	7	7	5	-	4	8	6	4
Only occasionally	26	26	27	27	14	33	29	23	29	23
Never	36	36	37	31	44	33	29	35	40	55
Not sure	1	1	1	1	1	-	*	1	1	2
No answer	*	-	-	1	-	-	-	-	1	-

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*Less than 0.5%.

Q.84

Table 6-7

VA OUTPATIENT CARE: PAST YEAR USE

Q.: How many times in the past year have you been seen at a VA hospital outpatient department?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	438
	%	%	%	%	%	%	%	%	%	%
Yes	9	7	8	9	13	12	16	12	5	2
No	91	93	92	91	87	88	84	88	95	98

Q.85

Table 6-8

WHY USED VA OUTPATIENT CARE

Base: Past year use

Q.: Why did you go to the VA clinic or outpatient department rather than somewhere else?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	256	63	86	56	30	175	86	89	43	9
	%	%	%	%	%	%	%	%	%	%
Can't pay/no money	28	29	30	29	30	14	36	29	19	-
Good quality of care	19	22	18	18	24	11	13	18	35	22
It's free	18	16	14	24	15	21	16	11	26	33
Entitled as a veteran	17	16	10	16	21	36	13	22	16	11
Gone there for years	15	14	18	14	18	11	15	18	9	11
Sent there by doctor	10	9	14	10	6	4	9	10	12	11
Convenience	7	7	3	12	-	21	8	6	7	22
Trust VA hospital	6	4	8	6	6	4	6	8	2	11
No answer	6	6	5	8	9	-	7	8	2	-

Q.25b

Table 6-9

WHY NOT USE VA AS USUAL SOURCE OF MEDICAL CARE

Base: Do not use VA as usual source of care

Q.: What is the main reason you do not use a Veterans Administration medical facility for treatment?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	2299	739	798	467	166	129	291	527	802	405
	%	%	%	%	%	%	%	%	%	%
Have adequate health insurance	29	31	31	28	20	22	17	28	33	35
Live too far away	24	23	24	25	27	27	31	29	21	19
Too long a wait/red tape	12	11	14	13	12	7	18	13	11	10
Prefer others	10	8	11	11	13	15	8	10	9	15
Haven't needed it	10	12	10	9	12	8	5	11	13	9
Quality of care better elsewhere	9	8	9	9	13	12	11	7	9	11
Not entitled	9	9	8	8	8	10	10	7	9	10
Never considered it	5	5	5	4	8	2	3	4	6	7
Doctor sent me elsewhere	4	3	5	5	7	3	5	4	4	4
Don't know if eligible	4	4	5	4	4	3	5	5	4	3
Ineligible -- financial	3	3	3	4	4	2	2	2	3	4
Ineligible -- service connected disability	3	3	2	4	2	2	2	3	3	4
Unfamiliar with VA facility	2	3	2	1	2	4	2	3	3	3
Don't offer type care I need	2	2	2	2	1	2	2	2	2	*
Was denied assistance	1	1	1	1	1	2	4	2	1	*
Experiment on people needlessly	1	1	*	1	1	1	1	*	1	*
Ineligible -- age	*	*	*	-	-	1	-	*	*	1
Other	3	3	3	4	5	1	3	4	3	2
Not sure	2	3	2	1	1	3	2	1	3	2

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*Less than 0.5%.

Q.77a

Table 6-10

VA HOSPITALS: GENERAL QUALITY OF CARE

Q.: Based on what you know and have heard, how would you rate VA hospitals on the quality of care they provide -- excellent, good, fair, or poor?

		Age					Use of VA Hospitals			
	Veterans Total	55-59	60-64	65-69	70-74	75 and Over	Never	Past Only	Past Year	General Public**
Base	3013	920	1057	621	240	175	1926	527	91	1503
	%	%	%	%	%	%	%	%	%	%
Excellent	25	24	26	24	21	31	21	39	51	11
Good	38	36	37	38	40	37	39	37	33	34
Fair	15	17	15	12	15	10	15	13	11	18
Poor	7	9	7	8	7	3	7	8	4	8
Not sure	14	13	14	16	13	18	17	3	1	29
No answer	1	1	1	1	3	1	1	*	-	-

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*Less than 0.5%.

**Source: Hospital Care in America

Q.77c

Table 6-11

WHAT HEARD/EXPERIENCE WITH VA HOSPITALS: POSITIVE MENTIONS

Q.: What is your experience/what have you heard?

		Age					Use of VA Hospitals		
	Veterans Total	55-59	60-64	65-69	70-74	75 and Over	Never	Past Only	Past Year
Base	2550	793	901	513	200	143	1926	527	91
	%	%	%	%	%	%	%	%	%
All positive:	51	46	53	54	47	60	48	56	69
Good quality of medical care	45	41	47	48	38	55	43	49	57
Good staff	9	8	10	12	8	8	8	13	18
Good facilities	4	5	3	5	3	4	3	7	10
Concern for patients	3	2	3	3	5	7	2	6	9
Good housekeeping	1	1	1	1	*	2	1	1	1
Prompt attention	1	*	1	*	2	-	*	1	2
All others	*	-	*	*	-	-	*	1	1

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*Less than 0.5%.

Q.77c

Table 6-12

WHAT HEARD/EXPERIENCE WITH VA HOSPITALS: NEGATIVE

Q.: What is your experience/what have you heard?

		Age					Use of VA Hospitals		
	Veterans Total	55-59	60-64	65-69	70-74	75 and Over	Never	Past Only	Past Year
Base	2550	793	901	513	200	143	1926	527	91
	%	%	%	%	%	%	%	%	%
All Negative:	23	25	22	25	19	14	23	21	17
Poor quality medical care	10	11	8	11	11	6	10	9	2
Long waits/red tape	6	7	7	8	2	2	7	5	6
Poor facilities	5	5	6	5	3	2	6	3	4
Lack of concern for patients	4	5	4	5	2	2	4	4	6
Poor staff	4	5	3	4	4	4	4	5	5
Poor housekeeping	1	*	1	1	-	-	1	1	-
Experiment on patients	*	1	*	*	-	1	*	1	-
Foreign-speaking staff	*	*	*	1	*	-	*	1	1
No continuity of staff	*	*	*	1	-	1	*	1	-
Unnecessarily lengthy stays	*	*	*	*	-	1	*	1	-
All others	*	*	*	*	*	1	*	1	1

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*Less than 0.5%.

Q.78

Table 6-13

VA HOSPITAL QUALITY OF CARE: COMPARED TO OTHER HOSPITALS

Q.: Compared to other, non-VA hospitals, do you think that the quality of health care in VA hospitals is much better, somewhat better, about the same, somewhat worse, or much worse?

		Age					Use of VA Hospitals		
	Veterans Total	55-59	60-64	65-69	70-74	75 and Over	Never	Past Only	Past Year
Base	3013	920	1057	621	240	175	2355	543	92
	%	%	%	%	%	%	%	%	%
Much better	8	7	8	10	6	8	5	15	27
Somewhat better	9	7	9	8	12	12	7	13	24
About the same	38	38	39	36	35	40	36	46	36
Somewhat worse	10	12	10	9	7	6	10	9	4
Much worse	3	4	3	4	2	1	3	5	1
Not sure	31	31	29	32	37	30	38	10	8
No answer	1	1	1	1	1	2	1	1	-

Q.79

Table 6-14

CURRENT USERS RATE SERVICES IN VA HOSPITALS

Base: Used VA hospitals in past year

Q.: How would you rate the (READ EACH ITEM) in VA hospitals -- would you say it is excellent, pretty good, only fair, or poor?

Base: 92		Excellent	Pretty Good	Only Fair	Poor	Not Sure	No Answer
Doctor care	%	43	39	7	2	-	-
Lab tests	%	39	45	2	4	2	-
Housekeeping services	%	40	43	3	4	1	-
Nursing care	%	44	39	5	3	-	-
Respect and concern for patients as individuals	%	40	39	8	3	-	1
Food and meals	%	36	43	9	3	-	-
Admission procedures	%	28	39	15	9	-	-

Q.V-79, P-17

Table 6-15

COMPARISON OF VETERAN'S RATINGS OF SERVICES IN VA HOSPITALS AND PUBLIC RATINGS OF THEIR HOSPITALS

Q.: How would you rate the (READ EACH ITEM) in VA hospitals -- would you say it is excellent, pretty good, only fair, or poor?

Q: Based on your own experience and that of friends and relatives who have been in the hospital, how would you rate the (READ EACH ITEM) in hospitals -- would you say it is excellent, pretty good, only fair or poor?

Base: Veterans: 92 Public: 1503			Excellent	Pretty Good	Only Fair	Poor	Not Sure	No Answer
Doctor care	Veterans	%	43	39	7	2	-	-
	Public	%	32	50	14	3	1	-
Lab tests	Veterans	%	39	45	2	4	2	-
	Public	%	26	54	8	3	8	-
Housekeeping services	Veterans	%	40	43	3	4	1	-
	Public	%	35	49	10	3	3	-
Nursing care	Veterans	%	44	39	5	3	-	-
	Public	%	31	48	15	5	2	-
Respect and concern for patients as individuals	Veterans	%	40	39	8	3	-	1
	Public	%	21	44	20	14	2	-
Food and meals	Veterans	%	36	43	9	3	-	-
	Public	%	17	38	27	14	3	-
Admission procedures	Veterans	%	28	39	15	9	-	-
	Public	%	16	39	25	17	4	-

Q.80a

Table 6-16

CONVENIENCE OF LOCATION OF NEAREST VA HOSPITAL

Q.: Is the nearest VA hospital very convenient, somewhat convenient, somewhat inconvenient, or very inconvenient for you to use?

		Use of VA Hospitals		
	Total	Never	Past Only	Past Year
Base	3013	2355	543	92
	%	%	%	%
Very convenient	29	27	35	48
Somewhat convenient	30	30	27	29
Somewhat inconvenient	22	22	24	12
Very inconvenient	13	13	13	11
Not sure	5	7	1	-
No answer	1	1	*	-

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*Less than 0.5%.

Q.80c

Table 6-17

DISTANCE TO NEAREST VA HOSPITAL

Q.: About how many miles away is the nearest VA hospital?

		Age					Nearest VA Hospital is Very or Somewhat Convenient
	Total	55-59	60-64	65-69	70-74	75 and Over	
Base	3013	920	1057	621	240	175	1772
	%	%	%	%	%	%	%
1-5 miles	10	10	10	9	10	12	17
6-10 miles	12	12	14	12	13	11	19
11-15 miles	10	9	10	12	11	9	14
16-20 miles	7	7	8	8	6	5	8
21-25 miles	8	8	7	7	5	12	9
26-30 miles	6	6	5	8	4	3	5
31-50 miles	14	15	15	14	15	14	12
51-100 miles	18	18	16	17	24	18	12
101-200 miles	6	7	6	6	8	3	2
Over 200	1	2	1	1	*	1	*
No answer	7	7	6	6	4	12	2
Mean number of miles	40.0	42.5	39.0	38.1	42.8	35.3	26.8

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*Less than 0.5%.

Q.86a

Table 6-18

LIKELY TO USE FREE VA MEDICAL SERVICES IF ELIGIBLE

Q.: If you were eligible for free VA (READ EACH ITEM), would you be more likely to use the VA program when you needed the service, or more likely to get service elsewhere even if you paid for it?

		Age					Income				Use of VA Hospitals		
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over	Never	Past Only	Past Year
Base	3013	920	1057	621	240	175	531	748	953	436	2355	543	92
	%	%	%	%	%	%	%	%	%	%	%	%	%
Hospital stays	59	59	60	58	59	52	75	65	56	39	55	71	98
Surgery	55	55	57	53	57	51	74	61	52	34	50	69	98
Diagnostic tests	57	59	59	55	56	50	71	64	54	39	53	70	96
Physical therapy	59	59	61	58	55	51	72	65	58	39	54	72	95
Outpatient care	55	56	57	53	54	47	69	61	53	37	51	67	97
Prescription drugs	58	58	60	56	56	50	71	64	55	41	53	69	97
Nursing home care	63	62	64	62	60	52	73	68	62	44	58	73	92
Dental care	56	57	60	54	56	48	70	61	55	38	53	67	92
Domiciliary care	58	57	60	56	54	53	70	63	55	41	53	69	90

Q.86c

Table 6-19

LIKELY TO USE HALF PRICED VA MEDICAL SERVICES IF ELIGIBLE

Q.: If you were eligible for VA (READ EACH ITEM) at half the price charged elsewhere, would you be more likely to use the VA program when you needed the service or more likely to get the service elsewhere at full price?

		Age					Income				Use of VA Hospitals		
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over	Never	Past Only	Past Year
Base	3013	920	1057	621	240	175	531	748	953	436	2355	543	92
	%	%	%	%	%	%	%	%	%	%	%	%	%
Hospital stays	56	55	58	56	61	50	71	62	55	36	52	70	92
Surgery	53	53	55	52	57	47	71	59	51	33	48	69	94
Diagnostic tests	55	54	57	55	58	48	70	60	54	37	50	69	91
Physical therapy	56	56	57	57	57	50	69	60	56	37	51	71	91
Outpatient care	54	53	57	53	55	48	68	59	53	35	49	68	91
Prescription drugs	56	56	57	55	56	50	69	60	55	40	52	69	91
Nursing home care	60	58	61	59	60	52	71	63	60	42	56	73	92
Dental care	56	54	57	54	56	48	70	59	55	36	50	68	90
Domiciliary care	55	55	57	56	54	50	68	60	55	40	51	68	88

Q.86a

Table 6-20

LIKELY TO USE VA MEDICAL SERVICES IF FREE

Q.: If you were eligible for free VA (READ EACH ITEM), would you be more likely to use the VA program when you needed the service, or more likely to get service elsewhere even if you paid for it?

		Rating of VA Hospitals Compared to Other Hospitals				
	Total	Better	Same	Worse	Don't Know	Nearest VA Hospital is Convenient
Base	3013	503	1132	406	934	1772
	%	%	%	%	%	%
Hospital stays	59	81	62	34	53	62
Surgery	55	80	58	30	49	58
Diagnostic tests	57	79	61	33	52	60
Physical therapy	59	79	62	38	52	63
Outpatient care	55	75	59	34	49	59
Prescription drugs	58	76	61	40	51	61
Nursing home care	63	79	67	43	55	65
Dental care	56	75	61	37	50	60
Domiciliary care	58	77	61	38	51	60

Q.86c

Table 6-21

LIKELY TO USE VA MEDICAL SERVICES IF HALF PRICE

Q.: If you were eligible for VA (READ EACH ITEM) at half the price charged elsewhere, would you be more likely to use the VA program when you needed the service or more likely to get the service elsewhere at full price?

		Rating of VA Hospitals Compared to Other Hospitals				
	Total	Better	Same	Worse	Don't Know	Nearest VA Hospital is Convenient
	3013	503	1132	406	934	1772
	%	%	%	%	%	%
Hospital stays	56	78	62	30	50	60
Surgery	53	77	58	27	46	57
Diagnostic tests	55	77	61	29	47	59
Physical therapy	56	78	61	34	49	61
Outpatient care	54	76	60	31	46	59
Prescription drugs	56	75	60	37	48	61
Nursing home care	60	78	66	38	51	64
Dental care	56	74	60	33	47	60
Domiciliary care	55	76	61	33	48	60

Q.86b

Table 6-22

REASONS PREFER TO PAY FOR HOSPITAL CARE ELSEWHERE EVEN IF ELIGIBLE FOR FREE VA CARE

Base: Prefer to go elsewhere

Q.: Why would you pay for (hospital stays/nursing home care) elsewhere when you could get it free from the VA?

		Age					Income				Use of VA Hospitals		
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over	Never	Past Only	Past Year
Base	3013	920	1057	621	240	175	531	748	953	436	2355	543	92
	%	%	%	%	%	%	%	%	%	%	%	%	%
Don't need free VA care	46	52	42	50	47	26	31	44	51	50	45	50	50
Distance/inconvenience	21	21	18	23	18	27	20	25	21	18	21	22	-
Prefer own doctor	20	15	22	21	24	28	26	19	17	24	21	17	50
Poor quality of medical care	13	15	13	9	15	9	18	10	12	15	12	21	-
Admissions difficulty/ red tape	6	5	7	5	9	8	10	8	5	5	6	8	-
Don't know enough about them	4	4	3	4	6	5	5	3	5	4	5	1	-
Choice of doctors/ continuity of care	3	2	4	5	1	3	5	2	3	5	3	3	-
Doctor not affiliated	2	2	3	1	2	5	1	1	3	5	2	5	-
All others	1	1	2	-	-	1	1	2	1	*	1	-	-

Q.72

Table 6-23

AGE AT FIRST HOSPITALIZATION IN A VA FACILITY

Q.: How old were you when you first went to a VA Hospital for in-patient care?

	Age				
	55-59	60-64	65-69	70-74	75 and Over
Base	920	1057	621	240	175
	%	%	%	%	%
Age at hospitalization (cumulative):					
Less than 55	14.7	16.7	16.0	11.8	14.8
Less than 60	(15.4)	19.1	18.2	14.9	16.8
Less than 75		(20.0)	21.4	16.0	18.8
Less than 70			(22.3)	19.5	20.9
Less than 75				(21.4)	21.7
75 and over					(24.6)

7. USE & SATISFACTION WITH VETERANS BENEFITS & SERVICES

Summary

The Veterans Administration conducts a number of benefit and service programs for veterans. The Survey of Aging Veterans explored the use of these programs by veterans aged 55 and over, as well as users' satisfaction with the programs.

The vast majority of veterans aged 55 and over have used one or more of the twelve VA programs examined in the survey. The most widely used VA program is the educational training benefits of the G.I. Bill (42%). The VA-guaranteed home loan program is the second most widely used veteran benefit among these veterans (32%). The use of VA outpatient (23%*) and inpatient (21%) medical services ranks third in veteran utilization. Disability compensation (13%) ranks fourth. None of the other programs administered by the VA have been used by more than 10% of the aging veterans.

The service-connected disability compensation program is the largest monetary benefit program administered by the VA. One quarter (26%) of veterans aged 55 and over have applied for disability compensation. Fully 19% of aging veterans report that their claim for disability compensation was allowed. However, only 13% of veterans aged 55 and over are currently receiving disability compensation.

Low income veterans with wartime service who are permanently and totally disabled are eligible for non-service-connected pensions. At the present time, 5%* of the aging veteran population are receiving a VA pension.

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*There is some variation between the proportions reporting utilization from one question to another.

Approximately 30% of veterans who are currently receiving non-service-connected pensions were also awarded service-connected disability compensation.

The utilization of these different VA programs varies with the needs and eligibility of the veteran. Nearly 40% of veterans who were awarded service-connected disability were released from active duty with a medical disability release (34%) or military retirement for disability (5%).

Similarly, the VA pension program is aimed at low income veterans with non-service-connected disabilities. The survey finds that 71% of veterans who receive a VA pension have family incomes under $10,000. Almost 1 out of 5 (19%) veterans with incomes less than $10,000 are receiving a VA pension.

By contrast, the G.I. Bill and the VA home loan program tend to be used by higher income veterans. The use of the home loan program increases from 18% of low income veterans to 50% of high income veterans. The use of educational benefits increases from 29% among low income veterans to 61% among high income veterans.

The vast majority of veterans who have used any of the VA programs examined in this survey report satisfaction with benefits. The home loan and educational benefits programs produce the greatest portion of very satisfied users. The two monetary benefits programs administered by the VA produce the greatest proportion of users who report dissatisfaction with the benefits. Even in these cases, however, less than a third of those who have used the program are dissatisfied with the benefits.

Program users among the aging veteran population are more likely to express satisfaction with the benefits or services received than were Vietnam era veterans. The disparity in the proportion of very satisfied users is substantial for home loans, educational benefits, and vocational rehabilition. However, the aging veteran and Vietnam era veteran have similar views on disability compensation.

Veterans' Disability Compensation

The Veterans Administration conducts two major programs that provide monetary benefits to veterans. The service-connected compensation program indemnifies veterans for the loss of earning capacity caused by disease or injury that was incurred in or aggravated by active service in the line of duty. Veterans who are found to be eligible for disability compensation are rated by the VA on the degree of disability, from 0% to 100% (total disability).

The national survey of aging veterans finds that 26% of veterans aged 55 and over report having applied for VA service-connected disability compensation. The rate of application for service-connected disability is 21% among veterans aged 55-59, but increases to 29% among veterans aged 60 to 69 (Table 7-1).

On average, three out of every four (73%) claims for disability compensation are approved by the VA. The approval rate increases slightly with age, from 69% of the 55-59-year-old applicants, to 74% of the 60-64-year-old applicants, to 78% of the applicants aged 75 and over. The applicant's current health status appears to have no effect on the approval rate, although it is strongly related to initial application for disability compensation.

Overall, 19% of veterans aged 55 and over report that they have had a claim for service-connected disability allowed. This ranges from 14% of the veterans aged 55-59 to 21% of veterans aged 75 and over. The incidence of disability compensation increases as health status declines. Only 9% of veterans who are now in excellent health have had a service-connected disability claim allowed, compared to 14% of veterans in good health, 23% in fair health, and 37% in poor health.

The most common type of disability among veterans with service-connected disabilities is permanent stiffness or deformity of the back, foot, or leg (20%). Service-related wounds (unspecified) are cited by 17% of disabled veterans with service-connected disabilities. Permanent stiffness or deformity of the fingers, hand, or arm is the problem of 9% of disabled veterans. Psychiatric disability is the fourth most common disability among aging veterans, cited by 8% of the disabled veterans. Disabilities such as missing limbs (2%) and paralysis (2%) are relatively uncommon among the noninstitutionalized population of disabled veterans (Table 7-2).

Nearly 40% of veterans who have been awarded service-connected disability compensation received a medical or disability release (34%) from service or a military retirement for disability (5%). The remainder of disabled veterans received a nonmedical/disability release (51%) or military retirement for length of service (8%) (Table 7-3). It is noteworthy that approximately 33% of veterans with medical/disability releases or with military retirement for disability have not claimed disability compensation.

Although 19% of aging veterans report that they have had a claim for disability compensation approved, a much smaller percentage are currently receiving disability compensation. Three percent of veterans say that their current disability rate is zero. Only 14% report they are currently receiving disability compensation checks. This is similar to the estimates of the Veterans Administration as of September 1983 that 12% of veterans aged 55 and over are currently receiving disability compensation.

Non-Service-Connected Pension

A second monetary benefits program is administered by the VA to wartime veterans with limited income who are permanently and totally disabled, by disabilities not necessarily related to their military service. The income level for eligibility varies according to circumstances, but it is currently $11,533 for veterans with one dependent and $935 for each additional dependent. All veterans aged 65 and older who are not working are presumed to be permanently and totally disabled (i.e., medical evidence is not required).

At the present time, 5% of the aging veteran population report receiving a VA non-service-connected pension. The incidence of VA pensions increases gradually, from 3% of veterans aged 55-64 to 4% of veterans aged 65-69. The incidence of non-service-connected pensions increases to 10% among veterans aged 70-74 and 16% among veterans aged 75 and over (Table 7-4).

The VA Pension program primarily benefits the low income veteran, as it was planned to do. Nearly 1 out of 5 veterans (19%) aged 55 and over with incomes less than $10,000 are currently receiving VA pensions. By contrast, 3% of veterans with household incomes of $10,000-$19,999 are receiving VA pensions. Less than 1% of veterans with household incomes over $20,000 are receiving non-service-connected pensions from the VA. Overall, 71% of the veterans receiving VA pensions report household incomes less than $10,000.

Approximately 30% of veterans who are currently receiving nonservice-connected pensions were also awarded service-connected disability compensation. All veterans receiving VA pensions were asked whether or not they had elected to receive the pension rather than compensation (Table 7-5).

Other Veterans Programs & Benefits

The Veterans Administration operates a number of benefit programs for veterans in addition to its service-connected disability compensation program, its non-service-connected disability pension program, and its veteran hospital system. The national sample of aging veterans was asked about its use of nine of these programs, in addition to its use of VA compensation, VA pensions, and VA outpatient care. The vast majority of veterans aged 55 or over have utilized one or more of these VA benefit programs since being released from service.

The most widely utilized VA program is the education/training benefits under the G.I. Bill. Overall, 42% of veterans aged 55 and over report that they have used the G.I. Bill. Use of the G.I. Bill declines steadily across age cohorts, from 55% among those 55-59, to 46% among those 60-64, to 34% of those 65-69, to 23% of those 70-74, and to 9% of those 75 and over, even though most of the veteran population would have been eligible. The rate of utilization of the G.I. Bill among veterans aged 55-59 in the Aging Veterans Survey (55%) is nearly identical to the rate found among Vietnam era veterans (56%) in the 1980 Harris Survey of Vietnam Era Veterans (Table 7-6).

The VA home loan guarantee program is the second most widely used program among those investigated here. About a third (32%) of veterans aged 55 and over have used the VA home loan program. The utilization rates of the home loan program are similar among the 55-59-year-old veterans (37%), 60-64 year olds (35%), and 65-69 year olds (32%). However, program utilization declines to 23% among the 70-74 year olds and to 13% among the 75 year olds and older. Once again, the rate of utilization of the home loan program among the 55-59 year olds (37%) is identical to the rate of utilization found among Vietnam era veterans (37%).

The educational benefits program, the home loan program, veterans' medical benefits, and disability compensation are the only benefits used by more than 10% of the aging veteran population. VA dental care benefits have been used by 8% of these veterans; VA vocational rehabilitation for disabled veterans has been used by 2%; psychological counseling, drug and alcohol treatment, and vocational counseling programs have each been utilized by 1% of veterans aged 55 and over. The utilization rates for these programs show little variation by veteran age, but they are substantially less than the utilization rates found among Vietnam era veterans.

The past utilization of VA programs among veterans does differ by income. The income limitations on the VA hospital program and the VA pension program produce different utilization rates by income. VA outpatient use declines from 30% among low income to 9% among high income veterans, while VA pension benefits decline from 16% of low income to 1% of high income veterans.

By contrast, the use of educational and home loan benefits increases dramatically with income. It is not too surprising that use of home loan benefits increases from 18% of low income veterans to 50% of high income veterans, since the likelihood of home ownership increases with income. A very similar pattern was found among Vietnam era veterans. However, the income-related pattern of use of G.I. Bill educational benefits was not expected. The difference in utilization rates for eductional benefits between low income veterans (29%) and high income veterans (61%) is striking. One interpretation is that use of G.I. educational benefits -- i.e., use of postdischarge educational and training programs -- may increase the earning power of the veteran. However, it would be necessary to control for age related utilization rates to test this hypothesis, since age is correlated with past utilization and present income.

Satisfaction With VA Programs

Veterans who had used each of the twelve programs reviewed in this survey were asked how satisfied they had been with the services or benefits they had received from the program. For each program investigated, a majority of the veterans who have used the program express satisfaction with the benefits or services received. In all but two programs, a majority of users report that they were very satisfied with program benefits and services (Table 7-7).

The VA home loan guarantee program is the most popular program of those studied. Nine out of ten (91%) veterans aged 55 and over who have used the VA home loan program say that they were "very satisfied." Only 2% say that they were dissatisfied with home loan services or benefits.

The education and training program under the G.I. Bill is also extremely popular with program users. More than three quarters (77%) of aging veterans who have used the G.I. Bill report being "very satisfied" with the benefits of the program. Only 6% express dissatisfaction.

The proportion of program users who were "very satisfied" with program services or benefits remains high for: VA vocational rehabilitation programs (73%); VA dental care programs (72%); VA drug and alcohol programs (66%); VA vocational counseling programs (66%); VA outpatient care (62%); and VA psychological treatment programs (56%). Dissatisfaction with benefits or services ranges from 0% (drug and alcohol treatment) to 15% (outpatient care).

The two major monetary benefit programs administered by the VA produce the greatest proportion of dissatisfied veterans. Among older veterans who have used the VA non-service-connected pension program, the survey finds that 35% were very satisfied, 35% were somewhat satisfied, and 27% were somewhat or very dissatisfied. For those veterans aged 55 and older who have used VA service-connected disability compensation, the survey finds that 44% were very satisfied, 24% were somewhat satisfied, and 28% were somewhat or very dissatisfied. It is worth noting that even for these two programs, less than one third of those who have used the program express dissatisfaction with the benefits or services.

A similar series of utilization and satisfaction questions was asked of Vietnam era veterans in the 1980 Harris study, Myths and Realities. Since the questions are not identical, statistical comparisons are not possible; however, the questions and response scales are similar enough to make tentative comparisons useful.

Generally speaking, the aging veteran -- primarily World War II veterans -- was more satisfied with the VA services and benefits he has used than is the Vietnam era veteran. There are very large disparities in the proportion of aging veterans who were very satisfied with the home loan, educational, and vocational rehabilitation benefits they received, compared to Vietnam era veterans who have use these benefits. However, the level of satisfaction with disability compensation benefits is very similar for the two veteran populations (Table 7-8).

Q.8

Table 7-1

SERVICE-CONNECTED DISABILITY

Q.: Have you ever applied for or received VA service-connected-disability compensation from the Veterans Administration?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Have applied	26	21	29	29	26	27	13	20	31	51
Never applied	74	79	71	71	74	73	87	80	69	49
Not sure	*	-	*	*	*	-	-	*	*	-
No answer	*	*	*	-	*	-	*	*	*	-

Q.9

Base: Those who applied

Q.: Was your claim allowed, denied, or is it still pending?

		Age					Health Status			
	Total	55-59	60-64	65-69	70-74	75 and Over	Excellent	Good	Fair	Poor
Base	3013	920	1057	621	240	175	646	1152	736	420
	%	%	%	%	%	%	%	%	%	%
Claim allowed	73	69	74	75	75	78	72	73	74	73
Claim denied	22	26	20	21	16	24	27	24	19	21
Claim pending	4	4	4	3	9	-	1	2	6	5
Not sure	1	-	2	1	-	-	1	1	1	1
No answer	*	-	*	-	1	-	-	-	*	*
Claim allowed as proportion of all veterans	19	14	21	22	19	21	9	14	23	37

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*Less than 0.5%.

Q.10a

Table 7-2

NATURE OF DISABILITY

Base: Service-connected disability claim was allowed

Q.: What is the nature of your disability?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	570	132	221	133	46	38
	%	%	%	%	%	%
Permanent stiffness & deformity: back, foot, leg	20	19	20	22	12	27
Service related wound	17	20	24	9	16	2
Other specified	12	12	10	15	6	17
Permanent stiffness & deformity: fingers, head, arm	9	13	10	6	4	8
Psychiatric	8	6	9	8	14	10
Heart condition/problems/diseases	8	13	5	7	14	2
Stomach & digestive conditions/diseases	7	6	8	9	-	8
Other foot/ankle/knee	7	4	8	10	4	4
Deafness	6	6	7	4	8	8
Respiratory conditions/diseases	6	8	6	6	8	6
Fevers	5	3	7	5	6	-
Other back/spine/neck problems	5	5	5	3	8	8
Skin problems	4	3	5	2	-	6
Blindness	3	4	2	3	-	4
Missing limb	2	5	2	1	-	6
Paralysis	2	1	2	5	-	2
Not specified	2	2	1	3	-	4
Other	10	9	6	9	18	19
Not sure	1	1	2	-	-	2
No answer	2	1	2	1	8	-

Q.7

Table 7-3

DISABILITY AND TYPE OF DISCHARGE

Q.: In what manner were you last released from active duty in the Armed Forces?

	Total	Disability Awarded	
		Yes	No
	3013	570	2443
Medical or disability release	9	34	4
Military retirement for disability	1	5	1
Military retirement for length of service	6	8	6
Released with less than 20 years (Not medical/disability)	78	51	83
Other release	6	2	6
Not sure	*	*	*
No answer	*	-	*

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*Less than 0.5%.

Q.88a

Table 7-4

NON-SERVICE-CONNECTED PENSION

Q.: Are you currently receiving a VA non-service-connected pension from the Veterans Administration?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Currently receiving	5	3	3	4	10	16	19	3	1	*
Not currently receiving	93	96	95	95	88	81	78	96	98	99
Not sure	*	*	-	*	*	2	1	*	-	-
No answer	1	1	1	1	2	1	1	1	1	1

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*Less than 0.5%.

Q.88d

Table 7-5

NON-SERVICE-CONNECTED PENSION VERSUS DISABILITY COMPENSATION

Base: Receiving non-service-connected pension

Q.: Some service-disabled veterans are eligible for VA Disability Compensation and a VA non-service-connected pension and may elect to receive the one paying the most. Did you choose to receive the VA non-service-connected pension instead of the VA disability compensation?

		Disability Awarded		Income (Thousands)			
	Total	Yes	No	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	138	42	96	531	748	953	436
	%	%	%	%	%	%	%
Yes	16	28	11	17	18	-	-
No	67	54	73	66	68	80	100
Not sure	14	16	14	14	14	20	-
No answer	3	2	2	3	-	-	-

Q.87a

Table 7-6

UTILIZATION OF VETERAN PROGRAMS OR BENEFITS

Q.: Which of these VA programs or benefits have you ever used?

		Age					Income			
	Total	55-59	60-64	65-69	70-74	75 and Over	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	3013	920	1057	621	240	175	531	748	953	436
	%	%	%	%	%	%	%	%	%	%
Education/training under GI Bill	42	55	46	34	23	9	29	30	50	61
Home loans	32	37	35	32	23	13	18	28	36	50
VA outpatient	16	13	16	17	19	22	30	18	10	9
Service-connected disability compensation	13	10	15	15	13	11	15	15	12	9
Dental care	8	10	7	7	7	5	10	8	7	8
Non-service-connected pensions	4	3	4	5	6	9	16	3	1	1
Vocational rehabilitation for disabled veterans	2	2	1	2	2	1	2	2	2	1
Psychological counseling	1	1	2	1	*	*	3	1	1	*
Drug and alcohol treatment	1	1	1	1	*	*	2	1	1	1
Vocational counseling	1	1	1	*	-	1	1	1	1	1
Domiciliary care	*	1	*	*	*	*	1	-	*	*
Nursing home care	*	*	-	*	*	1	1	-	*	-
Not sure	4	3	3	4	7	8	4	4	3	2
No answer	7	6	5	9	7	15	9	9	5	4

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*Less than 0.5%.

Q.87b

Table 7-7

SATISFACTION WITH VETERANS PROGRAMS BENEFITS

Base: Used program

Q.: Thinking about (READ ITEM), would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the benefits or services you received from the program?

	Base	Very Satisfied %	Somewhat Satisfied %	Somewhat Dissatisfied %	Very Dissatisfied %	Not Sure %
Education/training under GI Bill	(1261)	77	15	4	2	1
Home loans	(972)	91	5	1	1	1
VA outpatient	(462)	62	20	7	8	*
Service-connected disability compensation	(380)	44	24	13	15	1
Dental care	(225)	72	16	5	5	1
Non-service-connected pensions	(125)	35	35	11	16	1
Vocational rehabilitation for disabled veterans	(53)	73	9	4	7	-
Psychological treatment	(37)	56	22	11	3	-
Drug and alcohol treatment	(28)	66	22	-	-	4
Vocational counseling	(26)	66	19	4	4	-
Domiciliary care	(8)	x	x	x	x	x
Nursing home care	(3)	x	x	x	x	x

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x=Base is too small to provide meaningful data.

Table 7-8

SATISFACTION WITH VETERANS BENEFITS: AGING VETERANS AND VIETNAM ERA VETERAMS

	Base	Very Satisfied	Somewhat Satisfied	Somewhat Dis-satisfied	Very Dis-satisfied	Not Sure	Not Sure
Home loans							
Aging veterans	(972) %	91	5	1	1	1	1
Vietnam era veterans	(890) %	54	24	9	10	1	1
Educational Benefits							
Aging veterans	(1,261) %	77	15	4	2	1	1
Vietnam era veterans	(1,337) %	42	34	13	9	1	1
Vocational Rehabilitation							
Aging veterans	(53) %	73	9	4	7	-	7
Vietnam era veterans	(100) %	33	31	17	10	6	3
Disability							
Aging veterans	(380) %	44	24	13	15	1	3
Vietnam era veterans	(169) %	32	36	15	14	3	1

8. FUTURE EXPECTATIONS OF THE AGING VETERAN

Summary

The majority of aging veterans are generally optimistic about their future. Most feel that their chances of having enough money to retire on, being in good health, and being able to get the kind of health care they need is at least pretty good. The vast majority of veterans expect to be living in their own home or apartment ten years from now.

However, when posed with two specific questions about the ability to pay for extended care, veterans are more pessimistic. Only a quarter of veterans expect to be able to pay for a thirty-day hospitalization ten years from now. Less than a fifth expect to be able to pay for nursing home care ten years from now.

Four out of five veterans report that they expect to apply in the next ten years for one or more of the fifteen VA programs examined. The greatest interest is expressed in VA programs for: hospitalization and medical care for veterans aged 65 and over (46%), pensions for wartime veterans aged 65 and over (35%), VA outpatient treatment (31%), and nursing home care (30%). The only consistent difference among veteran age cohorts is in the greater likelihood among the 60-64 year olds.

Nine out of ten veterans feel that it is best to stay out of nuring homes as long as they can. Thus, it is not surprising that only 1% of veterans expect to be living in nursing homes ten years from now. However, one-fifth of veterans (21%) say that they would be placed in a nursing home if they were unable to take care of themselves. This expectation of institutionalization is most pronounced among veterans who live alone (46%).

The VA memorial benefits are the last services veterans may use. Awareness of the VA program of free burial in national cemeteries appears to have increased dramatically in five years, with 75% of veterans aware of the program in the 1983 survey compared to 52% to 53% in 1979. However, there has been no substantial increase in the proportion of aging veterans who want to be buried in national cemeteries between 1979 (12%) and 1983 (14%). We do, however, find a slight increase in the proportion of veterans who want a headstone or marker issued by the VA between 1979 (45% to 46%) and 1983 (52%).

General Beliefs About the Future

The majority of older veterans are generally optimistic about the future. Roughly three out of every four feel their chances are either "very" or "pretty good" of owning the kind of home they want (78%) and getting the kind of health care they want (75%). Better than two-thirds express the same likelihood of having enough money to retire on (68%) and of being in good health (70%). A majority also believe they will be able to cover major medical expenses and long term disabilities (61%) as well as leave an adequate amount of money for their family (56%). The ability to set aside money for major trips (46%) is the one future prospect that less than half feel is likely (Table 8-1).

Somewhat surprisingly, there is relatively little variation in the degree of optimism expressed by various age groups on these measures. The greatest differences by age group occur on the issue of being able to afford major trips. One half of veterans aged 55-59 feel they have at least a "pretty good" chance of doing this, as compared to just over one-third of veterans aged 75 or older. "Being in good health" is the other item showing differences by age. For this item, there is a moderate decline with age, where three-fourths of the youngest veterans feel their chances are at least "pretty good," as compared to somewhat over half of the oldest veterans.

To more directly examine the veterans' expectations of future health needs, they were asked whether they or their families would be able to pay for a thirty-day hospital stay or nursing home care if needed. Overall, only one in four veterans feel they could pay for a thirty-day hospital stay, and about one in five feel they could pay for nursing home care (Table 8-2).

With respect to these two questions, veterans aged 60-64 most often indicate an inability to pay for both hospitalization and nursing home care. For these two potential health needs, 58% and 64%, respectively, of this age group feel they would not be able to afford them.

Veterans 75 and over are least likely to acknowledge an external financial need for these services. For a thirty-day hospital stay, 44% of this group, as compared to the overall average of 54%, feel they would need assistance to pay for such care. The corresponding figures for nursing home care are 52% of this group compared to an average of 61%.

In terms of living arrangements, 83% expect to be living in their own home or apartment in ten years. Other living arrangements are very rarely cited. Only 2% expect to be in a retirement village, while 1% feel they will be staying with relatives or in a nursing home (Table 8-3).

Responses to this question by age group show that the oldest veterans are the least certain about the future. While nearly nine out of ten veterans under 60 expect to have their own home or apartment, less than seven out of ten veterans over 75 feel this is likely in ten years time. Only 8% of veterans under the age of 60 are unsure about their living arrangements, compared to two and one half times this number of veterans 70 years of age or older (20% to 21%).

Future Use of Veterans Administration Programs

Determining the extent to which older veterans will require external support systems is an important objective of this study. To make this assessment, veterans were asked to indicate which of fifteen different benefits or programs they are likely to apply for in the next ten years.

Overall, it would appear that most older veteans would utilize at least some of the programs asked about. Of all veterans inteviewed, only one in five indicate no intention to utilize any of the programs.

The program most often indicated to be applied for was hospitalization and medical care provided to veterans aged 65 and over. Nearly half (46%) of all veterans feel they would be likely to apply for this program within the next ten years. Pensions for wartime veterans aged 65 and over is the second most likely to be applied for program, being indicated by over a third of the veterans. Roughly three in ten veterans feel they will apply for outpatient treatment, nursing home care, and dental care. Hospitalization and medical care for low income veterans and for disabled veterans are each cited by one out of every five veterans as likely to be applied for (Table 8-4).

Of the five age groups, veterans aged 60-64 are most likely to apply for these programs. Only 18% of this group indicate no intention to apply for any programs, as compared to 21% to 31% for the other age groups. For ten out of the fifteen programs, this age group has the highest incidence of likely application.

Attitudes Toward Nursing Home Care

While very few veterans expect to be living in nursing home ten years in the future, roughly one out of five think this type of living arrangement will be necessary if they are unable to care for themselves. The percentage of veterans who consider nursing home placement likely increases with age. Roughly three out of every ten veterans aged 70 or over feel this is likely if they are unable to care for themselves (Table 8-5).

This percentage may understate the potential usage of nursing homes. A substantial percentage of veterans indicate that they are unsure as to where they would be cared for. These veterans may be simply uncertain or they may not want to accept the prospect of nursing home placement. In either case, some portion of these veterans would likely be placed in a nursing home if they could not care for themselves. Considering that the percentage of uncertain veterans ranges from 13% to 19% across age groups, the inclusion of some portion of those who are not sure could have a nontrivial impact on the total estimate of nursing home candidates.

A strong prediction of extended nursing home placement, stronger than veteran age, is that of household composition. Whereas less than one in five veterans living with a spouse or family (18%) foresee nursing home placement, almost half (46%) of veterans living alone anticipate such placement if unable to care for themselves.

While the actual number of veterans who will require nursing home care depends on issues of health and family support, the evidence is clear that veterans do not look forward to this prospect.

The most telling indication of veterans' negative view of nursing homes is the fact that nine out of ten feel that "It's better to stay out of nursing homes as long as you can." Also, veterans appear to have doubts about the quality of nursing home care. Only about half agree that "most nursing homes take good care of people" and that "in a nursing home, people can count on help 24 hours a day." Most veterans also characterize nursing homes as being lonely (68%) and as a living arrangement of last resort (77%). These attitudes are stable across the five veteran age groups. "There are lots of things to do in a nursing home to keep people busy" is the one description that shows any consistent relationship to age. Veterans 70 years of age or older agree more often that this is true (42%) than veterans under age 60 (34%) (Table 8-6).

Burial Preferences

One final area explored in this study related to future expectations is the burial preferences of veterans. The anticipated type of burial for older veterans is predominantly the traditional underground burial. About three-fourths of all older veterans expect that they will receive this type of burial. No significant differences across the five age cohorts examined exist (Table 8-7).

The next most often cited type of burial is cremation. About one out of ten veterans (12%) expect this type of arrangement. Mausoleum interment and other types of burials are each mentioned by only 2% of all veterans.

Aging veterans are generally aware of their right to a free burial, or interment in a national cemetary. Of veterans in this study sample, 75% are aware of this right. This is a 25-percentage-point increase from approximately 50% awareness of burial rights in the same age group found in the 1979 Survey of Veterans. Apparently, older veterans are becoming much more aware of this benefit (Table 8-8).

Despite their awareness of this benefit, veterans are, for the most part, not interested in exercising this right. About three veterans in twenty (14%) want to be buried or interred in a national cemetery. There has been no significant change in this proportion since 1979 (Table 8-9).

While burial or interment in a national cemetery is not of great interest, many more veterans (52%) would like to avail themselves of a headstone or marker issued by the Veterans Administration. This represents a measurable increase from the 1979 rate (45% to 46%).

Q.11

Table 8-1

FUTURE PROSPECTS

Q.: How do you feel about your chances of...? (Excludes proxies)

		Age					Use Of VA Hospitals		
Base	Total (2,966)	55-59 (917)	60-64 (1,046)	65-69 (610)	70-74 (234)	75 and Over (159)	Never (2330)	Past Only (536)	Past Year (80)
	%	%	%	%	%	%	%	%	%
Likelihood: very good or pretty good									
Having enough money to retire on	68	67	67	69	64	68	72	49	34
Covering major medical expenses and long-term disabilities	61	61	58	66	60	64	63	53	42
Owning the kind of home you want	78	79	76	78	72	75	81	64	50
Leaving an adequate amount of money to your family when you die	56	59	55	54	44	56	60	37	29
Being in good health	70	74	69	69	62	57	76	48	28
Being able to get the kind of health care you want	75	75	74	77	69	74	76	68	58
Putting aside money to take major trips	46	50	45	47	41	37	51	28	14

Q.55

Table 8-2

FUTURE HOSPITALIZATION AND NURSING HOME PAYMENT

Q.: Ten years from now do you expect to be able to pay for a 30-day stay in the hospital? (Excludes proxies)

		Age					Use Of VA Hospitals		
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %	Never (2330) %	Past Only (536) %	Past Year (80) %
Yes - pay myself/insurance	26	27	25	27	20	27	30	12	6
No - Will need financial assistance	54	54	58	49	57	44	50	72	86
Not sure	19	18	16	24	22	26	20	16	5

Q.56

Q.: If you needed nursing home care ten years from now, do you think you or your family would be able to pay for it? (Excludes proxies)

		Age					Use Of VA Hospitals		
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %	Never (2330) %	Past Only (536) %	Past Year (80) %
Yes - able to pay	18	17	16	21	17	29	21	9	6
No - not able to pay	61	61	64	58	60	52	57	76	82
Not sure	21	22	20	21	23	17	22	15	12

Q.64

Table 8-3

FUTURE LIVING ARRANGEMENTS

Q.: Ten years from now, do you expect to be living in...? (Excludes proxies)

		Age					Use Of VA Hospitals		
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %	Never (2330) %	Past Only (536) %	Past Year (80) %
Own home/apartment	83	88	86	84	73	68	84	79	74
Retirement village	2	2	1	3	*	1	2	1	2
With relatives	1	1	1	1	1	2	1	2	4
Nursing home	1	*	1	2	2	3	1	2	1
Other	1	1	*	1	1	2	1	2	-
Not sure	11	8	9	10	21	20	10	13	16
Don't expect to be living	1	-	1	*	*	4	1	1	2

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*Less than 0.5%.

Q.89

Table 8-4

FUTURE BENEFITS APPLICATIONS

Q.: Which of these programs do you think it is likely you will apply for sometime in the next ten years?

		Age					Use Of VA Hospitals		
	Total	55-59	60-64	65-69	70-74	75 and Over	Never	Past Only	Past Year
Base	(3013)	(920)	(1057)	(621)	(240)	(175)	(2355)	(543)	(92)
	%	%	%	%	%	%	%	%	%
Hospitalization and medical care for veterans 65 and over	46	43	50	47	47	34	43	53	68
Pensions for wartime veterans 65 and over	35	37	43	32	22	20	34	39	44
VA outpatient treatment	31	31	33	31	32	27	26	49	72
Nursing home care for veterans 65 and over	30	26	32	33	37	34	29	33	48
Dental care	28	28	30	26	29	20	25	35	48
Hospitalization and medical care for low-income veterans	21	21	23	19	20	18	18	31	42
Hospitalization and medical care for disabled veterans	19	16	22	19	19	16	14	34	46
Housebound supplement	12	10	13	12	10	15	10	15	20
Aid and attendance supplement	8	8	9	6	9	9	7	13	15
Compensation for disability resulting from military service	7	6	9	8	7	3	6	13	16
Domiciliary care	6	6	7	7	6	6	6	7	13
Home loans	6	9	5	4	4	2	6	6	4
Psychological counseling	2	3	3	2	1	2	2	4	4
Vocational rehabilitation training for disabled veterans	1	2	1	1	2	*	1	3	1
Drug and alcohol treatment	1	1	1	2	-	1	1	1	3
None	21	21	18	23	22	31	23	14	6
Not sure	6	6	6	6	8	4	7	4	2

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*Less than 0.5%.

Q.70

Table 8-5

FUTURE CARE IF NOT SELF-SUFFICIENT

Q.: If you were unable to take care of yourself, do you think you would be taken care of at home or placed in a nursing home? (Excludes proxies)

		Age					Household Composition			Use of VA Hospita		
Base	Total	55-59	60-64	65-69	70-74	75 and Over	Live Alone	With Spouse Only	With Family	Never	Past Only	Pa Ye
	(2,966)	(917)	(1046)	(610)	(234)	(159)	(258)	(1,588)	(1048)	(2330)	(536)	(8
	%	%	%	%	%	%	%	%	%	%	%	%
Would be taken care of at home	64	68	67	61	50	53	30	68	68	66	58	4
Would be placed in a nursing home	21	19	17	24	30	28	46	18	18	19	27	3
No one would take care of me	1	*	1	1	2	*	6	*	*	1	2	
Not sure	14	13	14	14	18	19	17	14	13	14	13	
Refused	*	–	*	*	–	–	–	*	*	*	–	
No answer	1	*	1	1	*	–	1	*	1	*	–	

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*Less than 0.%.

Q.90

Table 8-6

ATTITUDES TOWARD NURSING HOMES

Q.: Do you mostly agree or mostly disagree with the following statements?

		Age					Use Of VA Hospitals		
Base	Total (2,966) %	55-59 (917) %	60-64 (1,046) %	65-69 (610) %	70-74 (234) %	75 and Over (159) %	Never (2330) %	Past Only (536) %	Past Year (80) %
Mostly agree									
In a nursing home, people can count on help 24 hours a day	50	53	49	48	52	49	52	46	40
It's better to stay out of nursing homes as long as you can	92	92	93	94	91	90	93	93	87
Most nursing homes take good care of people	47	47	46	48	52	42	48	46	40
People go to a nursing home only when there is no other place to live	77	76	75	81	81	82	77	79	78
Nursing homes are lonely places to live in	68	68	67	68	68	71	68	69	63
There are lots of things to do in a in a nursing home to keep people busy	36	34	34	37	42	41	37	36	25

Q.93a

Table 8-7

ANTICIPATED TYPE OF BURIAL

Q.: What type of burial do you expect to have?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Regular (underground) burial	75	76	74	75	77	76
Mausoleum	2	2	2	2	1	1
Cremation	12	12	12	13	11	12
Other*	2	2	2	1	3	2
Undecided/not sure	8	8	9	8	5	7

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*Includes burial at sea and donations of remains.

Q.93b

Table 8-8

AWARENESS OF FREE BURIAL PRIVILEGES

Q.: Were you aware that the VA provides free burial in national cemetaries to veterans?

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Yes, was aware	75	75	76	76	75	74
No, was not aware	23	24	22	22	22	25
Not sure	2	1	2	1	2	1

Table 8-9

ANTICIPATED USE OF VETERANS BURIAL BENEFITS

(Percent of yes responses)

		Age				
	Total	55-59	60-64	65-69	70-74	75 and Over
Base	3013	920	1057	621	240	175
	%	%	%	%	%	%
Q94a - Do you want to be buried or interred in one of the 106 national cemeteries?	14	15	16	14	11	12
Q94b - Do you desire your grave or tomb marked with a headstone or marker issued by the VA?	52	50	54	53	49	50

9. INCAPACITATED AND INSTITUTIONALIZED VETERANS

Summary

The Survey of Aging Veterans indicates that three to four per 1,000 veterans aged 55 or over are institutionalized for three months or longer each year. Among the 3,013 veterans interviewed, 13 report institutional care for three months or longer during the previous year. Concomitantly, the household screening for the survey identified 17 veterans aged 55 and over who were currently institutionalized. Ten of these veterans had been institutionalized within the previous year.

The apparent rate of institutionalization among the aging veteran population is lower than anticipated by VA projections. These VA projections are based upon the application of civilian institutionalization rates to the veteran population. However, earlier findings from this survey on the higher incidence of married and socially embedded veterans compared to other men their age suggests that the veteran is less likely to be institutionalized than his nonveteran counterpart.

The lower estimates of the number of veterans who require institutionalization mean that the VA has underestimated their market share of institutionalized veterans. The survey finds that 41% of institutionalized veterans were placed in VA hospitals, nursing homes, or domiciliary facilities.

The survey reveals that a substantial number of veterans aged 55 and over (2%) are physically and mentally incapacitated but taken care of at home. The main reason they are taken care of at home is that either the family or the veteran wanted that kind of arrangement. Although families report some financial difficulty and emotional strain in caring for the veteran at home, most do not expect to put the veteran in a nursing or extended care facility within the next year. If the veteran were to be institutionalized, 44% of the families of incapacitated veterans say they would be placed in a VA nursing home. Thus, the willingness of the families of incapacitated veterans to take care of these veterans at home has a major impact on the utilization of VA long-term care facilities.

Institutionalized Veterans

The study population for this Survey of Aging Veterans was the noninstitutionalized veterans aged 55 and over. No plans were made to interview institutionalized veterans. Nonetheless, it was highly desirable to establish the incidence of institutionalized veterans, particularly those who were not institutionalized in VA facilities or at VA expense, in order to complete the description of the aging veterans. Thus, each of the 34,500 households screened for eligible veterans was asked: "Is there anyone from this household who is a veteran aged 55 or older and who is not presently living here because he or she is currently institutionalized in a hospital, nursing home, or other long-term health care facility?"

The survey found only 17 cases of aging veterans who had been institutionalized out of 34,500 households (Table 9-1). This represents 1 institutionalized veteran aged 55 or older per 2,000 households. Alternatively, it represents 1 case of institutionalization out of every 180 veterans aged 55 and over.

This approach underestimates the total incidence of institutionalized veterans because it cannot measure institutionalization from single-person households. Once those individuals have left the noninstitutionalized population, there is no household left to contact. The incidence of this group must be estimated from VA records.

As expected, more than half (53%) of institutionalized veterans are 75 years or older. Another 30% are aged 65-74. Only 18% of the institutionalized veterans are 55-65 years old.

Four out of ten (41%) institutionalized veterans are in VA facilities. Among the veterans in this sample in VA facilities, five are staying in VA hospitals, one is in a VA nursing home, and one is in a VA domiciliary facility.

The other 59% of institutionalized veterans are divided among public and private hospitals, mental hospitals, and nursing homes. Among these ten veterans in non-VA institutions, three are in private hospitals, two are in state or public hospitals, one is in a mental hospital, and two are in private nursing homes.

Only one out of ten (12%) institutionalized veterans are expected to be institutionalized for only three months or less. Another 12% are expected to be institutionalized for more than three months, but not permanently. Thirty-five percent are expected to be permanently institutionalized. And 41% of households with institutionalized veterans say that they "don't know" how long they will be institutionalized.

One of the most remarkable findings concerns the duration of the institutionalization to date. Six out of ten (59%) of these institutionalized veterans have been institutionalized less than a year. Another 36% have been institutionalized one or two years. However, the survey found only one veteran from an intact household who has been institutionalized for more than two years.

Extended Care among Noninstitutionalized Veterans

There is evidence of intermittent use of long-term care facilities among aging veterans who are not currently institutionalized. Among the 3,013 veterans interviewed, eleven report that they have been a patient in a nursing home, convalescent home, or similar place in the past twelve months (Table 9-2). Four of these veterans spent less than a month in the institution. Five of the veterans were institutionalized in a nursing home or convalescent home for more than three months last year.

In addition, aging veterans who have been hospitalized in the past year were asked how many nights they spent in the hospital in the past twelve months. Eight veterans report spending more than three months (90 days) in the hospital in the past year.

The number of veterans who were institutionalized for more than three months last year, but who are not currently institutionalized (N=13), is quite similar to the number of currently institutionalized veterans who are reported to have been institutionalized within the past year (N=10). This leads us to estimate that the annual rate of long term institutionalization among veterans aged 55 and over is three or four per 1,000.

It is also important to note that the likelihood of institutionalization in a nursing home or convalescent home depends on household type. Among the currently noninstitutionalized veterans who live alone, four out of 273 veterans were put in nursing home for some period last year. This annual nursing home institutionalization rate of 15 per 1,000 among veterans who live alone contrasts with 2 per 1,000 among veterans who live with spouses or family.

Incapacitated Noninstitutionalized Veterans

Among the noninstitutionalized population of veterans aged 55 and over, the survey found 2% who were unable to be interviewed due to physical or mental incapacity. These incapacitated but noninstitutionalized veterans represent a paticularly important segment of the study population. Their experience can help to explain the conditions under which extremely ill and disabled veterans do not enter institutions. Thus, proxy interviews were conducted with the person responsible for the care of these veterans.

As would be expected, the health problems of incapacitated veterans are greater than those of the nonincapacitated veteran. Over half of the incapacitated veterans (58%) report three or more medical conditions in the past year, compared to 31% among other veterans. Nearly all incapacitated veterans (87%) report that their activities are limited by their health, while less than half (46%) of nonincapacitated veterans are limited (Table 9-3). Over one-half of the incapacitated veterans (56%) have been hospitalized in the past year, and one out of ten (12%) have been institutionalized in a nursing home or convalescent home in the past year.

The incapacitated veterans are older and poorer than other veterans. Over half of the incapacitated veterans (54%) are 70 years old or older, compared to 16% of the nonincapacitated veterans. Family incomes of less than

$10,000 are found among 33% of incapacitated veterans, compared to 18% of other veterans. And while only 20% of nonincapacitated veterans have no private health insurance, fully 48% of incapacitated veterans have no private health insurance.

The combination of health problems, low income, and limited health insurance makes the incapacitated veterans likely candidates for VA medical services. Indeed, the orientation toward VA care is amply demonstrated by the survey. A quarter of the incapacitated veterans (25%) have used VA hospitals in the past year, compared to 3% of other veterans. The VA medical system is cited as the most likely source of medical care by 37% of incapacitated veterans, compared to 23% of nonincapacitated veterans. (Note that 41% of institutionalized veterans are in VA facilities.)

Since these veterans are at high risk to institutionalization in VA facilities, the reasons that they are not currently institutionalized and their expectations about the future are of great importance to the Veterans Administration.

Most veterans are kept at home despite their incapacity because either the family wanted the veteran at home (40%) or the veteran wanted to stay at home (21%). Also, some families felt that institutional care was not necessary (19%) or better care could be provided at home (23%). The cost of institutional care (8%) and inadequate insurance coverage (2%) are rarely cited as the reason for keeping the incapacitated veteran at home (Table 9-4).

The guardian or medical decisionmaker of three-quarters (71%) of the incapacitated veterans expect them to remain at home if there is no change in their condition (Table 9-5). However, more than half (60%) believe that the veteran's condition will get worse in the next few years, while only 10% believe the veteran's condition will improve (Table 9-6).

The survey suggests that taking care of the incapacitated veteran at home places some financial burdens on the veteran's family, but these burdens are not overwhelming. Taking care of the veteran involves a great deal of financial difficulty for 12% of families, some financial difficulty for 19%, a little financial difficulty for 13%, and no real financial difficulty for 40%. As expected, the degree of finanical burden is directly related to family income (Table 9-7).

Emotional strain may be more of a burden than financial costs for the families of incapacitated veterans. Taking care of the incapacitated veteran creates a great deal of emotional strain for 29% of families, some emotional strain for 13% of families, a little emotional strain for 17%, and no real strain for 27% (Table 9-8).

Despite the financial and emotional strain of keeping the incapacitated veteran at home, only 21% of these families say that it is very likely (13%) or somewhat likely (8%) that the veteran will be placed in a nursing home or extended care facility within the next year (Table 9-9). It is interesting to note that the 11 cases expected to be institutionalized within the next year represent the same rate of 10-13 cases of institutionalization per year found in the institutional sample.

The importance to the Veterans Administration of home care for the incapacitated veteran is illuminated by the anticipated source of institutionalization. When asked where the veteran would be placed if he could not be taken care of at home, 44% indicate the veteran would be placed in a VA nursing home (Table 9-10). Although only a preference at this point in time, the 44% of incapacitated veterans who are expected to go into VA facilities is remarkably similar to the 41% of institutionalized veterans in VA facilities.

Table 9-1

INSTITUTIONALIZED VETERANS

Q. Is there anyone from this household who is a veteran aged 55 or older and who is not presently living here because he or she is currently institutionalized in a hospital, nursing home, or other long-term health facility?

	N	%
Total	17	100
Age		
55-59	1	6
60-64	2	12
65-69	4	24
70-74	1	6
75 and over	9	53
Type of Institution		
VA hospital	5	29
VA nursing home	1	6
VA domiciliary facility	1	6
State or public hospital	2	12
Private hospital	3	13
Private nursing home	2	12
Mental hospital	1	6
Other	2	12
Period institutionalized		
Less than one year	10	59
One year	2	12
Two years	4	24
More than two years	1	6
Expected length of institutionalization		
Three months or less	2	12
More than three months	2	12
Permanent	6	35
Not Sure	7	41

Table 9-2

NURSING HOME USE

Q. Were you a patient in a nursing home, convalescent home, or similar place in the past twelve months?

				Household Composition		
	Total	Non Incapacitated	Incapacitated	Live Alone	With Spouse Only	With Family
Weighted Base	3014	2962	52	273	1585	1079
	%	%	%	%	%	%
Yes, was a patient	11	5	6	4	2	4
	*	*	12%	1%	*	*
No, wasn't	2,999	2,953	46	268	1,582	1,073
	100%	100%	88%	98%	100%	100%
Not sure	-	-	-	-	-	-
	-	-	-	-	-	-
Refused	-	-	-	-	-	-
	-	-	-	-	-	-
No answer	4	4	-	-	1	2
	*	*	-	-	*	*
Base	3,013	2,966	47	261	1,615	1,063

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*Less than 0.5%.

Table 9-3

INCAPACITATED VETERANS

	Nonincapacitated	Incapacitated
Base	2966	47
	%	%
Age		
55 - 59	33	6
60 - 64	32	19
65 - 69	18	19
70 - 74	9	12
75 and over	7	42
Income		
Less than $10,000	18	33
$10,000-$19,999	25	17
$20,000-$39,999	32	19
$40,000 or more	15	8
Health insurance		
Good private	64	19
Limited private	15	27
No private	20	48
Health conditions past year		
None	30	17
1-2	39	25
3-4	19	23
5 or more	12	35
Health limitations		
Yes	46	87
No	54	13
Used VA hospitals		
Never	79	52
Yes, not past year	18	13
Yes, past year	3	25
Usual source of care: VA	23	37

P-91

Table 9-4

REASON FOR KEEPING INCAPACITATED VETERAN AT HOME

Q.: Why was decision made to care for veteran at home? (Question asked of proxy only)

	Total
Base	47
	%
Veteran wanted to stay at home	21%
Family wanted him at home	40%
Better care at home	23%
Institutional care not necessary	19%
Institutional care too expensive	8%
No insurance coverage for institutional care	2%
Institutions provide poor care	6%
No room at decent institutions	-
Other	12%
Not sure	-
Refused	2%
No answer	10%

P-92

Table 9-5

LIKELIHOOD OF INSTITUTIONALIZATION: NO CHANGE IN CONDITION

Q.: If there is no change in his medical condition, do you expect he will remain at home? (This question asked of proxy only)

	Total
Base	47
	%
Yes, expect him to remain at home	71%
No, don't expect him to remain at home	10%
Not sure	6%
Refused	-
No answer	12%

P-93

Table 9-6

EXPECTATIONS ABOUT MEDICAL CONDITION IN FUTURE

Q.: Do you expect his condition will improve, remain the same, or get worse in the next few years? (This question asked of proxy only)

	Total
Base	47
	%
Improve	10%
Remain the same	12%
Get worse	60%
Not sure	10%
Refused	-
No answer	8%

P-94

Table 9-7

DEGREE OF FINANCIAL DIFFICULTY

Q.: Degree of financial difficulty involved in taking care of veteran. (This question asked of proxy only)

		Income			
	Total	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	47	14	8	9	4
	%	%	%	%	%
Great deal of financial difficulty	12%	24%	11%	-	-
Some financial difficulty	19%	18%	56%	10%	-
A little difficulty	13%	18%	-	20%	-
No real financial difficulty	40%	29%	33%	40%	75%
Not sure	4%	-	11%	20%	-
Refused	-	-	-	-	-
No answer	10%	6%	-	10%	25%

P-95

Table 9-8

AMOUNT OF EMOTIONAL STRAIN

Q.: How much emotional strain does taking care of him at home create for you and your family? (This question asked of proxy only)

	Total
Base	47 %
Great deal of emotional strain	29%
Some emotional strain	13%
A little strain	17%
No real strain	27%
Not sure	2%
Refused	-
No answer	12%

P-98

Table 9-9

LIKELIHOOD OF INSTITUTIONALIZATION WITHIN THE NEXT YEAR

Q. How likely veteran will have to be placed in a nursing home or extended care facility within the next year? (This question asked of proxy only)

	Total
Base	47
	%
Very likely	13%
Somewhat likely	8%
Somewhat unlikely	19%
Very unlikely	37%
Not sure	15%
Refused	-
No answer	8%

P-97

Table 9-10

ANTICIPATED SOURCE OF INSTITUTIONAL CARE

Q.: Where would veteran be placed if he could not be taken care of at home? (This question asked of proxy only)

		Income			
	Total	Less Than $10,000	$10,000-$19,999	$20,000-$39,999	$40,000 and Over
Base	47	14	8	9	4
	%	%	%	%	%
Private nursing home	13%	18%	11%	10%	25%
Public nursing home	10%	12%	-	10%	-
A VA nursing home	44%	52%	56%	60%	-
Other	2%	6%	-	-	-
Not sure	23%	6%	22%	20%	50%
Refused	-	-	-	-	-
No answer	6%	6%	-	-	25%

APPENDIX A:

STUDY METHODOLOGY

A. Overview

This report on the past and current health status, health conditions, health care utilization patterns, health care preferences, economic and social resources of the aging veteran population is based on the findings derived from 3,013 in-person interviews with veterans aged 55 and over, conducted by Louis Harris and Associates, Inc., during a three-and-one-half-month period beginning June 29, 1983 and ending October 11, 1983. More than 34,000 household screens for eligibility had to be effected to complete the required number of interviews. Two-hundred and thirty eight (238) trained Harris interviewers were used to staff this effort.

The sample of veterans aged 55 and over was derived in a two stage sampling process. First, a national area probability sample of the total adult population was constructed, using three replicate master sampling frames developed by the Harris sampling department. Within each primary sampling unit selected in stage one, interviewers listed and screened a fixed number of households for eligible veterans. The second stage household screening of a national probability sample is designed to create a self-weighting sample of veterans, i.e., veterans are sampled in proportion to their natural distribution in the household population.

A systematic sample of 34,552 households was contacted to determine if any veteran aged 55 and over was living in the household. A total of 3,992 veteran households were identified by the initial screening (11.6%). The subsequent screening of the reported veteran for eligibility identified 106 ineligible respondents, reducing the total eligible population to 3,886 veterans (11.2%). Interviews were conducted with 77.5% of the potential sample of 3,886 veterans. This includes 236 households in which we were unable to determine whether there was an eligible veteran because the veteran screen was refused and 159 households in which the veteran was not at home during the field period. Only 12% of the eligible veterans refused to participate in the Survey of Aging Veterans.

Two-thirds of the veterans who refused to participate in the full survey agreed to provide a limited amount of demographic information in a nonrespondent short form. A comparison of respondents and nonrespondents indicates some age and regional biases in nonparticipation. Veterans living in the East are more likely to refuse to be interviewed. Given a high response rate in this survey, these participation biases are not serious. However, a determination will probably be made to weight the achieved sample by age and region to correct these biases.

B. Construction of the Sample for the Survey of Aging Veterans

For the Survey of Aging Veterans, Louis Harris and Associates constructed three replicate national area probability samples of the noninstitutionalized adult population of the United States, based upon the annual Census estimates of the geographic distribution of the adult U.S. population. Each replicate area probability sample was composed of 100 primary sampling units (PSU's), which were selected as part of Harris' annual construction of its Master National Samples. Within the constructed sampling matrices primary sampling units were counties, or county equivalents in states without counties. The primary sampling units were selected in proportion to the distribution of the adult noninstitutionalized population within a sampling frame stratified by region (four levels) and type of place (three levels). Within each stratum, primary sampling units were selected by a systematic sampling technique based upon population distribution.

The interviewing area within each primary sampling unit (county) was drawn from an enumeration of the smallest census areas within the county -- tract, block, or enumeration district. Since the systematic selection procedures for deriving primary sampling units could have identified more than one observation within a given county (e.g., New York County), there may have been more than one interviewing area within a primary sampling unit. The same systematic selection technique was used to draw interviewing areas within primary sampling units as was used to draw primary sampling units within sampling matrix strata.

Within each interviewing area, a household listing was then constructed by the interviewer. Interviewers began at a map point selected by the Harris sampling department and followed a listing route specified in advance in order to map out fully the interviewing area. Interviewers listed all housing units (as defined by the Bureau of the Census) consecutively until the number of housing units assigned to the sample point had been listed. The list of primary sample housing units (PSHU's) formed the group of housing units from which the respondents for the survey were selected.

Construction of National Area Probability Samples

National probability surveys of the population of the United States, as well as most subsets of that population, are based upon area probability samples. The study population cannot be sampled directly from a simple population sampling frame because no complete enumeration of the universe exists. However, there is a complete enumeration of the geographic subdivisions of the nation, as well as a known distribution of the study population among geographic subdivisions. Hence, areas can be sampled in such a fashion as to give each member of the population a known probability for inclusion in the sample. These area probability samples represent the only feasible methods of constructing sample surveys on nonlist populations.

The most efficient method for constructing national area probability surveys involves multistage geographic sampling. The Harris organization generates a first stage sample of counties as their primary sampling units, using systematic selection procedures within a stratified sampling frame. The second stage sample involves a random selection of a census areas within the primary sampling units. The third stage in the area sampling procedures involves a complete enumeration of dwelling units within a randomly selected subdivision of the census area (usually a census block or block aggregate). These steps yield a national area probability sample which gives each housing unit or household in the country a known and equal chance of being selected for the survey.

(1) Stratification. The first stage in the construction of area probability samples involves a stratified sampling frame. Stratification involves the division of the total population into population subsets in which the homogeneity of elements within the groups is greater than the homogeneity of elements within the population as a whole. Sampling is conducted separately within each group. Since the amount of improvement in sampling precision as a result of stratification is a product of the degree of homogeneity achieved within strata, national area probability samples are generally stratified on two factors which are believed to introduce the most variability into national samples -- region and type of place.

In constructing the samples for the Survey of Aging Veterans, the Harris organization employed four geographic subdivisions of the country --

East, Midwest, South and West -- to provide regional stratification of the population. These regional strata were defined as:

a. East: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, the District of Columbia, and West Virginia.

b. Midwest: Ohio, Michigan, Indiana, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, South Dakota, and North Dakota.

c. South: Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Arkansas, Texas, Oklahoma, Kentucky, and Tennessee.

d. West: Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Idaho, Nevada, California, Oregon, and Washington.

The population was also stratified by type of community -- SMSA central city, SMSA remainder, and non-SMSA. These three strata were defined as:

a. SMSA central city: Every place defined as a central city by the Bureau of the Census.

b. SMSA remainder: Every place that is not a central city but is within an SMSA as defined by the Bureau of the Census.

c. Non-SMSA: Every town, village, or identifiable land division that is not included in any of the other categories.

These strata within each of two stratifying variables yield a total of twelve mutually exclusive groupings of the total population, e.g., Eastern SMSA central city, Midwest non-SMSA, etc.

a. Estimates of Adult Populations Within Strata. The first step in the stratification process was to develop an estimate of the adult population (age 18 and above) contained within each stratum. First, we estimated the adult population for each region (A_r) as follows:

$$A_r = \sum_{i=1}^{n} \left[P_i \left(\frac{A_{i80}}{P_{i80}} \right) \right]$$

where:

i = a state.

P_i = the latest Bureau of the Census estimated of the total population of that state.

P_{i80} = the total population of the state enumerated in 1980 Census.

A_{i80} = the adult population of that state enumerated in the 1980 Census.

n = the number of states in the geographical region.

Then, within each region, we utilized a similar procedure to estimate the populations of SMSA central cities, SMSA remainder areas, and non-SMSA areas:

$$A_j = \sum_{i=1}^{n} \left[P_{ij} \left(\frac{A_{i80}}{P_{i80}} \right) \right]$$

where:

A_j = the adult population for a type of place category within a region.

P_{ij} = the latest estimate of the total population of a type of place cateorgy within state "i."

b. Selection of Primary Sampling Units. Within each of the twelve strata, the Harris firm constructed a listing of the estimates of each state's adult population in that stratum (P_{ij} (A_{i80}/P_{i80}) in rank order and then produced a running cumulative total of those entries. Then a random number, x, was selected which was less than t/n where t was the total adult population for the stratum and n was the desired sample size. Then sample points were assigned to states within the stratum according to where the numbers x, [x+(t/n)], [x+(2t/n)], [x+(3t/n)],... [x+(n-1)t/n] fell on the running cumulative total of the adult population within that stratum. Then, within each state within each stratum, we used a similar procedure to designate PSU's as being within SMSA central cities, SMSA remainder, and non-SMSA areas as appropriate. These steps were repeated independently for each of the three national cross-sectional samples employed in the Survey of Aging Veterans.

c. Selection of Interviewing Areas Within PSU's. Within each selected PSU, the staff utilized a similar selection procedure to identify the smallest possible Census units which were Census blocks, Census tracts, or Census enumeration districts at various locations. Once all interviewing areas (one per PSU) were thus identified and defined, our field operations staff prepared a map of each interviewing area for the interviewers. Here, both Bureau of the Census maps and maps from the Harris firm's own extensive and up-to-date library were employed. Attempts were made to send interviewers to areas that contained approximately twice as many households as the number of screens specified for that PSU. If the smallest Census unit thus designated was much larger than this, a numbered grid overlay system was employed to select randomly a portion of the PSU as the interviewing area.

When interviewers were sent to areas that contained no resident population or to areas that contained too few households to serve as an effective sampling unit, the interviewing area was shifted to the next interviewing area within the PSU via the use of a "rotating drum" technique, as if one were going on to the next study in which the same master sample was employed. Here, several interviewing areas are designated within each PSU and successively rotated until each interviewing area has been utilized only once, thereby avoiding repeated interviewing in a small geographic area. Note that in the Survey of Aging Veterans, the primary use of this technique was to select a fourth area screening sample within the first national sampling frame when lower than expected eligibility rates necessitated additional screening to achieve the specified sample size.

(2) Cluster Sampling. Theoretically, there is a choice between clustered and unclustered sampling within stratified area probability samples. One may select either a single case or series of cases at each primary sampling unit. Clustering simply means conducting a series of interviews (or screens) at a sample point or within an interviewing area. Cluster samples are so much more efficient in data collection than unclustered samples that unclustered designs are almost unheard of in large-scale surveys based on area probability samples. An unclustered sampling of the noninstitutionalized aging veteran population of the United States -- for an in-person survey -- would have been both impractical and inefficient.

Cluster samples are generally constructed with stratified designs, since this technique brings to cluster sampling several advantages that typically do not benefit random probability samples of elements:

a. The problems of selecting clusters without replacement typically favor stratification;

b. Stratification is typically less complex with cluster than with element samples, because the allocation involves fewer units, and more information is available for them than for individual elements; and, most importantly;

c. The relative gains of proportionate stratification (in terms of reducing the variance of the sampling units) are greater for cluster than for element sampling from the same set of strata.

The major drawback to cluster sampling is the potential effects of the cluster design on sampling precision. The greatest dangers of cluster sampling, however, can be minimized by careful attention to dispersion and size of clusters.

(a) Size and Dispersion of Clusters. On national cross-sectional surveys, the Harris organization normally limits sample clustering to 10 to 14 interviews at any primary sampling unit. Within a stratified, multistage sample design, this approach yields an optimal mix of sample dispersion and sampling efficiency.

As explained in more detail below, cluster size for this survey was fixed by the number of households to be screened for eligible respondents, not the number of interviews to be completed. Assuming a household incidence of 13% for aging veterans, and a response rate of 75% among eligible respondents, we estimated that 100 household contacts should have yielded 10 completed interviews. Since a cluster of 10 cases per sample point represents a good tradeoff point between sample dispersion and sampling efficiency, we assigned 100 household contacts to each primary sampling unit. Therefore, in order to generate an achieved sample of 3,000 completed interviews with veterans aged 55 and over, 300 sampling units were initially enumerated -- 100 from each of three national area probability samples.

Although the anticipated response rate among veterans was exceeded by the interviewing staff, the incidence of eligible veterans encountered in the sampled households was lower (11.2%) than expected (13.5%). This meant that it was necessary to screen 34,500 households rather than 30,000 households. Thus, an additional 100 primary sampling units were restaffed, screens effected, and interviews with eligible respondents completed. The last national sample was drawn by selecting new interviewing areas (census tracts or blocks) within the primary sampling units of the first master sample.

Thus, the 300 sample points (PSU's) selected for inclusion in the study were employed to yield 400 separate interviewing areas. Recall that the number of screens employed within each sample was fixed and equal so that the self-weighting qualities of the total sample and its component samples were not affected.

(b) Population Listing Within Clusters. The area probability samples used in the Survey of Aging Veterans were designed to give each housing unit or household in the country a known chance of being interviewed. The final stage in this sample was to list systematically all or a portion of the housing units in the specified interviewing area within the primary sampling unit. Louis Harris and Associates uses the definition of housing unit developed by the Bureau of the Census.

Listing is the procedure used to compile an actual list or record of housing units in the designated survey area. Maps of interviewing areas were prepared in the Sampling Department of the Harris firm. The interviewer began the listing of housing units at a randomly selected point on the map designated by the Sampling Department. Following the direction specified on the map, the interviewer listed every housing unit consecutively until the assigned number of housing units for that sample point had been listed. No housing unit was skipped.

(c) Selection of Respondents Within Households. Within each listed dwelling unit, all eligible repondents were selected into the sample. An adult within each listed dwelling unit was contacted by the interviewer to determine if there were any eligible respondents living there -- veterans aged 55 and over. Since this was a population-based rather than a household-based sample, all eligible respondents within the listed dwellings were included in the survey, even if more than one was living in the same dwelling unit. Interviews were attempted with every eligible repondent identified within the dwelling units selected into the sample.[1]

This method of selection provides a self-weighting sample of veterans aged 55 and over. By fixing the number of contacts at each primary sampling unit to 100 dwelling units, the number of interviews with eligible veterans should reflect their natural incidence in the total population. This method should yield a fully representative sample of the target population and the most unbiased sample estimates of population characteristics. Estimates generated by this method for other studies of veterans for the Veterans Administration have been found to closely match Bureau of Census estimates.[2]

(d) Sample Disposition. In total, 3,013 interviews were completed from among the 3,886 survey eligible veterans identified. In addition, 319 veterans who refused to complete the entire survey protocol completed a short form survey which assessed six key indicators of health and demographic characteristics.

The participation rate for this survey was 85.7 percent (completed survey protocols and short forms/total eligible contacts).[3] The response rate among eligible veterans was 77.5% (completed interviews/total eligible contacts). A complete disposition is presented in Table A-1.

(e) Investigation of Nonparticipation Bias. There is an important

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[1] Virtually all (95.7%) interviews were completed at households in which only one eligible respondent was interviewed. Roughly 4% (3.6%) of interviews were completed at households in which two eligible respondents agreed to participate. There were only 14 cases in which three or four eligible respondents were interviewed in the same household.

[2] Louis Harris and Associates, Myths and Realities: A Study of Attitudes Toward Vietnam Era Veterans, (Washington, D.C.: Veterans Administration, 1980).

[3] Short forms were used only in the first two samples fielded. Adjustments to the division of the participation rate have not been affected and therefore participation rates presented here should be viewed as conservative estimates of actual participation in the survey.

distinction between the drawn sample of the study population and the achieved sample of completed interviews in survey research. Sampling procedures are developed and implemented to eliminate sources of sampling bias from the drawn sample. However, the nature of the achieved sample depends upon the willingness of the drawn sample of survey respondents to participate in the study. Differences in participation rate among different segments of the drawn sample can introduce a source of nonsampling bias into sample estimates.

Concern about participation or self-selection biases in population surveys prompts efforts to minimize nonresponse among the drawn sample. The opportunity for serious nonresponse biases are minimized by high response rates. Generally speaking, response rates of 70% are considered standard for surveys which are conducted in-person and which require an hour to administer.

Special efforts were undertaken to boost responses rates on the Survey of Aging Veterans. The most conservative estimates of response rate for the survey is 77.5%. Such a high response rate should eliminate nonresponse bias. However, a special procedure to test particiption bias was implemented on this study to determine if any such bias might exist.

In designing the survey, a nonrespondent short form was developed to further investigate the possibility of the existence of a self-selection bias. In total, 319 veterans of the 554 veterans (58%) who refused, for whatever reason, to participate in the survey completed nonrespondent short forms. Comparisons were made of data obtained from short form and interview respondents on six key indicators of health and demographic characteristics, including:

-- Age;

-- Current health status;

-- Hospital utilization in past year;

-- Disability or health limitation;

-- Total household income; and

-- Household size.

These data are presented in Table A-2.

Comparisons between survey respondents and nonrespondents reflect some difference in participation rates by veteran characteristics. Participation rates are lower among central city and Eastern veterans. These differences between respondents and nonrespondents are not sufficient to seriously bias the sample. However, they do suggest that some nonsampling bias does exist which could be corrected by sample weighting on age and region -- the greatest sources of participation bias.

It is important to note that the known biases in participation do not extend to populations of special interest to the Survey of Aging Veterans. No economic bias against the low income veteran is found. Moreover, the nonrespondent sample appears to be slightly healthier than the achieved sample, reflecting the age differences.

These findings increase our confidence in the ability of the study to reach the population of aging veterans most likely to need and use VA facilities.

(f) Sample Weighting. A comparison of participants and nonparticipants in the Survey of Aging Veterans indicates some age and regional differences. The actual distribution by age and regions for the total population of Aging Veterans is available through the current veteran population estimates of the Veterans Administration. Based upon Bureau of the Census data, the Veterans Administration prepares actuarial estimates of the number of living U.S. veterans by age and state of residence. In order to improve the precision of sample estimates, the observed incidence of the sample of Aging Veterans was weighted to reflect the expected incidence of the total population, based on VA estimates of the distribution by age and region on September 30, 1983.

The differences between population and sample distributions are relatively minor, so sample weights have little impact on the sample distribution. A comparison of the unweighted sample's key demographic characteristics is presented in Table A-3. All research findings in this report are based upon weighted sample estimates.

(g) Expected Sampling Error. The objective of the sampling procedures and field procedures outlined above was to produce an unbiased sample of the eligible population. An unbiased sample shares the same properties and characteristics of the total population from which it is drawn, subject to a certain level of sampling error. The maximum expected sampling error for a simple random probability sample of population elements may be derived from the following formula:

$$\mathrm{Var}\ (\bar{x}) = z_{\alpha/2}\ \sqrt{\frac{p(q)}{n-1}}$$

where:

$\mathrm{var}\ (\bar{x}) =$ the expected sampling error of some variable;

$z_{\alpha/2} =$ the standard normal score for some confidence limit;

$p =$ some proportion of the sample displaying a certain characteristic or giving a certain answer on some variable or question;

$q =$ $1.0 - p$; and

$n =$ the size of the sample.

The maximum expected sampling error at the 95% confidence level for the total veteran sample (n=3013) is ±1.8 percentage points. For each age cohort, the level of precision of estimates is approximately:

-- ±3.2% for 50-59 year olds (n=920);

-- ±3.0% for 60-64 year olds (n=1,057)

-- ±3.9% for 65-69 year olds (n=621);

-- ±6.3% for 70-74 year olds (n=240); and

-- ±7.4% for 75 year old or older (n=175).

Table A-4 gives the expected size of sampling error for subgroups of various sizes, and at different response distributions on a categorical dependent variable. The reader may use the table to estimate the expected limits of sampling error for study findings.

(h) The Effects of Cluster Sampling on Error Estimates. The estimates of sampling error presented above are based upon a formula which assumes that estimates of sampling error have been computed from a simple random sample of population elements. The sample for the Survey of Aging Veterans, as noted earlier, relies upon cluster sampling rather than simple random sampling of elements. The estimates of sampling error above are only approximate for this sample because the assumption behind the estimates are not fully met.

For a stratified cluster sample, the formula for the variance of a sample mean is:

$$\text{var}\ (\bar{y}) = \sum_{h}^{H} W_h^2\, \frac{1 - \frac{n_h}{N_h}}{a_h} \left[\frac{1}{(a_h - 1) b_h{}^2} \left(\sum_{\alpha}^{a_h} y^2_{\alpha h} - \frac{y_h{}^2}{a_h} \right) \right]$$

where:

H = number of strata

h = a stratum

αh = a cluster in the stratum h

n_h = number in the stratum h

N_h = number in the population in stratum h

a_h = number of clusters in stratum h

b_h = number of elements per cluster in stratum h

W_h = the proportion of the total sample that is in stratum h

$Y_{\alpha h}$ = mean for cluster α within stratum h

Y_h = mean for stratum h

While it is possible to manipulate this formula algebraically to determine precisely the sampling error associated with specific findings in such a sample, if one considers the irregularity of the interclass correlation coefficients (rho) from variable to variable, cluster to cluster, and stratum to stratum, it would be excessively costly to perform these calculations. To avoid costly complexities, and yet honestly reflect the fact that the use of a stratified cluster sample increases the expected sampling error relative to that which would be obtained from a random sample of elements, we report our historical experience that such designs typically increase the standard error of the estimates by approximately 25%. The reader may either make this adjustment in using the earlier sampling error table or calculate the precise level, using the formula above.

It should be explicitly noted, however, that clustering does not increase sampling variances in all instances. For example, if the within- and between-cluster variances within each stratum are low, and the variances between strata are high with respect to a given variable, a properly designed stratified cluster sample will yield a lower standard error for that variable than will an unclustered sample containing the same number of elements.

(i) Estimating Statistical Significance. To test whether or not a difference between two sample proportions is statistically significant, some simple calcuations are necessary. Call the total sampling error (i.e., 1.96 $\frac{p(q)}{n-1}$) of the first sample S_1 and the total sampling error of the second sample S_2. Then, the sampling error of the difference, $S_d = \sqrt{S_1{}^2 + S_2{}^2}$. Any difference between observed proportions that exceeds S_d is a statistically significant difference ($p \leq .05$). Note that this technique is mathematically equivalent to generating standardized tests of the difference between proportions.

For example, if 43% of respondents aged 55-59 (n=920) responded affirmatively to an item compared to 50% of respondents aged 60-64 (n=1057), this seven percentage-point difference would be statistically significant, since $S_1 = 3.2$ (for 55-59 year olds), $S_2 = 3.0$ (for 60-64 year olds), and $S_d = \sqrt{3.2^2 + 3.0^2} = 4.4$. On the other hand, if 43% of respondents aged 70-74 (n=240) answered "yes" to a survey question, compared to 50% of respondents aged 75 or more (n=175) then the observed seven percentage-point difference between these smaller groups would not be statistically significant since $S_1 = 6.3$ and $S_2 = 7.4$ and $S_d = \sqrt{6.3^2 + 7.4^2} = 9.7$.

The values required for statistical significance for groups of different sizes is given in Table A-4. Thus, with a limited amount of interpolation and calculation, the statistical significance of differences observed in the analysis tables submitted to the Veterans Administration can be established easily. However, note that estimates of pooled sampling error were calculated based upon a binomial distribution where p = 0.5. As the observed distribution becomes more disparate from p = 0.5 (e.g., p = 0.3) the magnitude of differences between observed proportions required to yield statistically significant contrasts decreases. Thus, the values of pooled sampling error presented in Table A-4 should be viewed as indicating the maximum difference values required for yielding statistically significant contrasts.

Table A-1

SAMPLE DISPOSITION

Households screened	34,552
Households reporting veteran residents	3,992
Ineligible households	106
Veteran screened out	106
Eligible veterans	3,886
Veteran not at home/unavailable for duration of field period	159
Refused screen	236
Refused interview	97
Refused short form	59
Terminated	3
Completed short form	319
Completed interview	3,013

Table A-2

COMPARISON OF CHARACTERISTICS OF PARTICIPANTS AND NONPARTICIPANTS

	Unweighted Veteran Sample % (n=3013) %	Short Form Respondents % (n=308) %
Age		
55-59	31	33
60-64	35	29
65-69	21	22
70-74	8	9
75 or older	6	6
Region		
East	23	32
South	31	26
Midwest	28	20
West	18	22
Size of place		
SMSA central city	26	30
SMSA remainder	46	51
Non-SMSA	29	20
Health status		
Excellent	21	24
Good	38	41
Fair	24	22
Poor	14	9
Hospital use in past year		
Yes	22	18
No	78	77
Limited or disabled in any way		
Yes	47	30
No	53	66
Household income		
Less than $10,000	18	14
$10,000 to $24,999	36	28
$25,000 or more	35	32
No data provided	11	24
Household size		
1 (Live Alone)	9	8
2	58	64
3	20	14
4	9	7
5	3	2
6	1	1
7 or more	1	1

Table A-3

EFFECTS OF SAMPLE WEIGHTING:
WEIGHTED AND UNWEIGHTED DEMOGRAPHIC PROFILES
OF THE AGING VETERAN SAMPLE

	Unweighted %	Weighted %
Age		
55-59	31	33
60-64	35	32
65-69	21	18
70-74	8	9
75 or older	6	8
Region		
East	23	27
South	31	29
Midwest	28	25
West	18	19
Sex		
Male	97	97
Female	3	3
Race		
American Indian/Alaskan Native	1	1
Asian/Pacific Islander	1	1
Black/Non-Hispanic	6	6
White/Non-Hispanic	89	89
Hispanic	3	3
Wartime service		
Yes	98	98
No	2	2
Service-connected disabilities		
Yes	19	19
No	81	81
Household income		
Less than $10,000	18	18
$10,000-19,999	25	25
$20,000-39,999	32	32
$40,000 or more	14	15
Health status		
Excellent	21	21
Good	38	38
Fair	24	24
Poor	14	14
Use of VA hospitals		
Never	78	78
Past/not past year	18	18
Past Year	3	3

Table A-4

EXPECTED SAMPLING ERROR (Plus or Minus)
AT 95% CONFIDENCE LEVEL
(SIMPLE RANDOM SAMPLE)

Size of Sample or Subsample	Percentage of the Sample or Subsample Giving A Certain Response or Displaying a Certain Characteristic for Percentages Near:				
	10 or 90	20 or 80	30 or 70	40 or 60	50
3,000	1.1	1.4	1.6	1.8	1.8
2,500	1.2	1.6	1.8	1.9	2.0
2,000	1.3	1.8	2.0	2.1	2.2
1,700	1.4	1.9	2.2	2.3	2.4
1,500	1.5	2.0	2.3	2.5	2.5
1,300	1.6	2.2	2.5	2.7	2.7
1,200	1.7	2.3	2.6	2.8	2.8
1,100	1.8	2.4	2.7	2.9	3.0
1,000	1.9	2.5	2.8	3.0	3.1
900	2.0	2.6	3.0	3.2	3.3
800	2.1	2.8	3.2	3.4	3.5
700	2.2	3.0	3.4	3.6	3.7
600	2.4	3.2	3.7	3.9	4.0
500	2.6	3.5	4.0	4.3	4.4
400	2.9	3.9	4.5	4.8	4.9
300	3.4	4.5	5.2	5.6	5.7
200	4.2	5.6	6.4	6.8	6.9
150	4.8	6.4	7.4	7.9	8.0
100	5.9	7.9	9.0	9.7	9.8
75	6.8	9.1	10.4	11.2	11.4
50	8.4	11.2	12.8	13.7	14.0

NOTE: Entries are expressed as percentage points (+ or -).

Table A-5

POOLED SAMPLING ERROR EXPRESSED AS PERCENTAGES FOR GIVEN SAMPLE SIZES (Assuming p=q)

Sample Size												
1200	10.1	7.3	6.2	5.5	5.1	4.7	4.5	4.3	4.1	3.9	3.9	3.5
1100	10.2	7.5	6.4	5.7	5.3	5.0	4.8	4.6	4.5	4.3	4.2	
1000	10.3	7.6	6.5	5.8	5.4	5.1	4.9	4.7	4.5	4.4		
900	10.3	7.6	6.6	5.9	5.5	5.2	5.0	4.8	4.7			
800	10.4	7.7	6.7	6.0	5.6	5.3	5.1	5.0				
700	10.5	7.8	6.8	6.1	5.8	5.4	5.2					
600	10.6	8.0	7.0	6.3	5.9	5.7						
500	10.7	8.2	7.2	6.6	6.2							
400	11.0	8.5	7.5	6.9								
300	11.3	9.0	8.1									
200	12.0	9.8										
100	13.9											
Sample Size	100	200	300	400	500	600	700	800	900	1000	1100	1200

APPENDIX B:

DEMOGRAPHIC PROFILES OF SELECTED VETERAN GROUPS

TABLE B-1

PAST USERS OF VETERANS HOSPITALS: DEMOGRAPHIC PROFILE

	VA Hospitalization		
	Never	Not Past Year	Past Year
Base	(2355)	(543)	(92)
	%	%	%
Age			
55-59	35	25	25
60-64	32	34	23
65-69	18	21	17
70-74	8	9	15
75 and over	7	10	20
Sex			
Male	97	98	95
Female	3	2	5
Income			
Less than $10,000	14	30	53
$10,000-19,999	24	27	20
$20,000-39,999	34	25	9
$40,000 or more	17	7	2
Health insurance			
Good private	69	47	14
Limited private	16	16	11
No private	15	36	75
Household composition			
Live alone	8	11	20
Live with spouse only	54	50	42
Live with family	36	36	32
Health status			
Excellent	25	11	5
Good	42	28	18
Fair	23	31	26
Poor	10	28	37
Hospital nights/past year			
None	81	73	7
1-6	8	10	16
7-13	5	7	14
14 or more	5	9	63
Service-connected disability			
Yes	13	42	36
No	87	58	64
Region			
East	29	19	20
South	26	40	42
Midwest	26	23	22
West	19	18	16

TABLE B-2

FUTURE USERS OF VETERANS HOSPITALS: DEMOGRAPHIC PROFILE

	Likelihood of Using VA Hospitals If Eligible for Free Care		
	Would Use VA	Would Pay for It Elsewhere	Not Sure
Base	(1770)	(990)	(219)
	%	%	%
Age			
55-59	33	33	32
60-64	33	30	32
65-69	18	19	17
70-74	9	8	10
75 and over	7	10	9
Sex			
Male	97	97	96
Female	2	3	4
Income			
Less than $10,000	23	10	14
$10,000-19,999	27	20	22
$20,000-39,999	30	34	29
$40,000 or more	10	24	14
Health insurance			
Good private	56	77	69
Limited private	16	14	18
No private	28	9	11
Household composition			
Live alone	9	9	8
Live with spouse only	50	55	62
Live with family	38	33	28
Health status			
Excellent	18	27	20
Good	35	42	46
Fair	28	19	21
Poor	16	10	10
Hospital nights/past year			
None	77	79	74
1-6	8	10	10
7-13	6	5	7
14 or more	9	6	8
Service-connected disability			
Yes	21	16	14
No	79	84	86
Past use of VA hospitals			
Never	73	87	86
Not past year	21	13	13
Past year	5	*	*

TABLE B-3

VETERANS WITH SERVICE CONNECTED DISABILITIES:
DEMOGRAPHIC PROFILE

	Service-Connected Disability	
	Yes	No
Base	(570)	(2443)
	%	%
Age		
55-59	25	35
60-64	35	31
65-69	21	18
70-74	9	9
75 and over	9	8
Sex		
Male	98	97
Female	2	3
Income		
Less than $10,000	26	16
$10,000-19,999	30	23
$20,000-39,999	26	33
$40,000 or more	9	16
Health insurance		
Good private	51	66
Limited private	15	16
No private	34	17
Household composition		
Live alone	11	9
Live with spouse only	51	53
Live with family	35	36
Health status		
Excellent	10	24
Good	30	40
Fair	30	23
Poor	27	11
Hospital nights/past year		
None	74	78
1-6	6	9
7-13	6	5
14 or more	12	7
Past use of VA hospitals		
Never	53	84
Not past year	40	13
Past year	6	2
Future use of VA hospital care		
Would use VA	66	57
Would pay for it elsewhere	28	34
Not sure	5	8
Region		
East	24	27
South	32	28
Midwest	22	26
West	22	18

TABLE B-4

FEMALE VETERANS AGED 55 AND OVER: DEMOGRAPHIC PROFILE

Base	All Veterans (3013) %	Female Veterans (82) %
Age		
55-59	33	25
60-64	32	36
65-69	18	17
70-74	9	7
75 and over	8	15
Income		
Less than $10,000	18	21
$10,000-19,999	25	24
$20,000-39,999	32	36
$40,000 or more	15	12
Health insurance		
Good private	63	62
Limited private	16	18
No private	20	20
Household composition		
Live alone	9	20
Live with spouse only	53	45
Live with family	36	31
Health status		
Excellent	21	26
Good	38	33
Fair	24	21
Poor	14	10
Hospital nights/past year		
None	77	80
1-6	9	6
7-13	6	2
14 or more	8	12
Service-connected disability		
Yes	19	12
No	81	88
Past use of VA hospitals		
Never	78	82
Not past year	18	13
Past year	3	6
Future use of VA hospital care		
Would use VA	59	53
Would pay for it elsewhere	33	36
Not sure	7	10
Region		
East	27	25
South	29	28
Midwest	25	26
West	19	21

APPENDIX C:

THE QUESTIONNAIRE

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

FOR OFFICE USE ONLY:

Questionnaire No.:______
(5-6-7-8)

Study No. 823006/Aging Veterans
Household Screener

Sample Point No.: | | | | | | | |
(10-11-12-13-14-15-16)

June 1983

OMB NO. 2900-0385
EXPIRES: 12/83

Household No.: | | | |
(17-18-19)

|20-24Z|

Interviewer's Name (PLEASE PRINT):______

Sample Point Location: City:______ County:______ State:______

Hello. My name is ______ and I'm with Louis Harris and Associates, the national public opinion research firm. We are conducting a study of older veterans for the United States Veterans Administration.

H1. Are there any persons presently living in this household who are 55 years of age or older and who have served in the U.S. Armed Forces? Don't include anyone who is institutionalized in a hospital, nursing home, or other long-term health care facility.

Yes.......(25(____-1 (ASK Q.H2)

No............____-2 (SKIP TO Q.H3)

H2. Could you please tell me the name and age of each of these veterans?
|WRITE IN THE NAME AND AGE OF EACH VETERAN AGED 55 OR OLDER BELOW.|

	Name	Age
Veteran 1:	______	| | | years (26-27)
Veteran 2:	______	| | | years (28-29)
Veteran 3:	______	| | | years (30-31)
Veteran 4:	______	| | | years (32-33)

H3. Is there anyone from this household who is a veteran aged 55 or older and who is not presently living here because he or she is currently institutionalized in a hospital, nursing home, or other long-term health care facility?

Yes.......(34(____-1 (ASK Q.H4)

No............____-2 (IF ONE OR MORE VETERANS LISTED IN Q.H2, GO TO INTERVIEWER INSTRUCTION AT END OF OF THIS SCREENER. IF NO VETERAN LISTED ABOVE, TERMINATE.)

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

FOR OFFICE USE ONLY:

Questionnaire No.: ____
5-6-7-8

Study No. 823006/Aging Veterans
Veteran Screener

June 1983

OMB NO. 2900-0385
EXPIRES: 12/83

Sample Point No.: | | | | | | | |
(10-11-12-13-14-15-16)

Household No.: | | | |
(17-18-19)

Veteran No.: | | |
(20-21)

Interviewer's Name (PLEASE PRINT): ____

Sample Point Location: City: ____ County: ____ State: ____

Veteran's Name: ____

Address: ____ Year-round...(22(____ -1
Seasonal......... ____ -2

(INTERVIEWER: IF ABOVE ADDRESS IS "SEASONAL," RECORD "YEAR-ROUND" ADDRESS)

____

Area Code: ____ Telephone No.: ____ (23-32)

Hello, I'm ____ from Louis Harris and Associates, the national public opinion research firm. We are doing a survey for the Veterans Administration among veterans of the U.S. Armed Forces. You're certainly not required to respond, but your help is needed to make sure the results are accurate.

INTERVIEWER: FOR EACH VETERAN LISTED IN Q.H2 ON HOUSEHOLD SCREENER, A SEPARATE VETERAN SCREENER MUST BE COMPLETED.

1. What is your date of birth?

| | |	| | |	| | |
Month (33-34)	Day (35-36)	Year (37-38)

IF 1928 OR EARLIER, ASK Q.2a.

IF 1929 OR LATER, THANK RESPONDENT AND TERMINATE.

Refused.........(39(____ -1 } (THANK RESPONDENT AND TERMINATE)
No answer........... ____ -2 }

2a. Have you ever served in the U.S. Armed Forces?

Yes, have served...(40(____ -1 (ASK Q.2b)

No, have not served.... ____ -2 }
Refused................ ____ -3 } (SKIP TO Q.3)
No answer.............. ____ -4 }

2b. Are you still serving on active duty in the U.S. Armed Forces?

Yes, still on active duty..(41(____ -1 (THANK RESPONDENT AND TERMINATE)

No, not on active duty......... ____ -2 (SKIP TO Q.4a)

Refused........................ ____ -3 } (THANK RESPONDENT AND TERMINATE)
No answer...................... ____ -4 }

3. Did you ever serve in the National Guard or on other reservist-type duty?

Yes, served....(42(____-1 (ASK Q.4a)

No, didn't serve...____-2
Refused...........____-3
No answer.........____-4
} (THANK RESPONDENT AND TERMINATE)

4a. Did your military service consist entirely of National Guard or other reservist-type duty, such as initial training, weekly or monthly meetings, and yearly summer camp?

Yes, consisted entirely of reservist-type duty...........(43(____-1 (ASK Q.4b)

No, didn't consist entirely of reservist-type duty............____-2
Refused.............................____-3
No answer...........................____-4
} (GO TO Q.5a ON VETERAN MAIN QUESTIONNAIRE)

4b. Was your National Guard or Military Reserve Unit ever blanketed into the regular Armed Forces, or were you ever called up for active duty not counting the 4 to 6 months duty for initial training or yearly summer camp?

Yes, called up.......(44(____-1 (GO TO Q.5a ON VETERAN MAIN QUESTIONNAIRE)

No, not called up........____-2
Refused.................____-3
No answer...............____-4
} (ASK Q.4c)

4c. Did you receive a medical discharge as a result of your National Guard or Military Reserve service?

Yes, received......(45(____-1 (GO TO Q.5a ON VETERAN MAIN QUESTIONNAIRE)

No, didn't receive.....____-2
Refused...............____-3
No answer.............____-4
} (THANK RESPONDENT AND TERMINATE)

|46-80Z|

|IF WON'T CONTINUE INTERVIEW, USE SHORT FORM.|

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

FOR OFFICE USE ONLY:

Questionnaire No.: ________
5-6-7-8

Study No. 823006/Aging Veterans
Proxy Screener

June 1983

OMB NO. 2900-0385
EXPIRES: 12/83

Sample Point No.: | | | | | | | |
(10-11-12-13-14-15-16)

Household No.: | | | |
(17-18-19)

Veteran No.: | | |
(20-21)

Interviewer's Name (PLEASE PRINT): ____________________

Sample Point Location: City: ____________ County: ____________ State: ________

Veteran's Name: ____________________

Proxy's Name: ____________________

Address: ____________________

Area Code: ________ Telephone No.: ____________________ (22-31)

The purpose of this study for the Veterans Administration is to present a comprehensive picture of the health status of all veterans aged 55 and over. It is very important that we collect information about the health and condition of veterans who are too ill to be interviewed themselves. So, we would like to ask you some questions about this veteran.

A. Why is he unable to be interviewed? (PROBE: What is the nature of his incapacity?)

____

____________________ (32(

____________________ (33(

IF TEMPORARY INCAPACITY, SCHEDULE INTERVIEW WITH VETERAN AT LATER TIME.

IF PERMANENT INCAPACITY (OR INCAPACITY FOR FULL FIELD PERIOD), CONTINUE WITH PROXY INTERVIEW.

B. Who is primarily responsible for him and decisions concerning his health care?

____________________ (Designated Proxy)

C. What is this person's relationship to the veteran?

Parent..........(34(___-1
Sibling............. ___-2
Spouse.............. ___-3
Son................. ___-4
Daughter............ ___-5
In-law.............. ___-6
Grandchild.......... ___-7
Other relative...... ___-8
Nonrelative......... ___-9

(ASK TO SPEAK TO THIS PERSON ABOUT THE LISTED VETERAN AND CONTINUE WITH Q.1)

INTERVIEWER: "NURSE" NOT ACCEPTABLE AS PROXY. PROBE: "I mean the person in the household or family who is responsible for the veteran's care."

ASK OF DESIGNATED PROXY ONLY

1. As of today, how old is he?

|__|__| years (ASK Q.2a)
(35-36)

Less than 55....(37(____-1
Refused.............____-2 (THANK RESPONDENT
No answer...........____-3 AND TERMINATE)
Not sure............____-4

2a. Has he ever served in the U.S. Armed Forces?

Yes, has served....(38(____-1 (ASK Q.2b)

No, has not served.....____-2
Refused................____-3 (THANK RESPONDENT
No answer..............____-4 AND TERMINATE)
Not sure...............____-5

2b. Is he still serving on active duty in the U.S. Armed Forces?

Yes, still on active duty..(39(____-1 (THANK RESPONDENT AND TERMINATE)

No, not on active duty.........____-2 (ASK Q.3)

Refused........................____-3
No answer......................____-4 (THANK RESPONDENT AND TERMINATE)
Not sure.......................____-5

3. Did his military service consist entirely of National Guard or other reservist-type duty, such as initial training, weekly or monthly meetings, and yearly summer camp?

Yes, consisted entirely of
reservist-type duty...........(40(____-1 (ASK Q.4a)

No, didn't consist entirely
of reservist-type duty............____-2
Refused...........................____-3 (GO TO Q.5a ON PROXY
No answer.........................____-4 MAIN QUESTIONNAIRE)
Not sure..........................____-5

4a. Was his National Guard or Military Reserve Unit ever blanketed into the regular Armed Forces, or was he ever called up for active duty not counting the 4 to 6 months duty for initial training or yearly summer camp?

Yes, called up.......(41(____-1 (GO TO Q.5a ON PROXY
MAIN QUESTIONNAIRE)
No, not called up........____-2
Not sure.................____-3
Refused..................____-4 (ASK Q.4b)
No answer................____-5

4b. Did he receive a medical discharge as a result of his National Guard or Military Reserve service?

Yes, received......(42(____-1 (GO TO Q.5a ON PROXY
MAIN QUESTIONNAIRE)
No, didn't receive.....____-2
Not sure...............____-3
Refused................____-4 (THANK RESPONDENT AND TERMINATE)
No answer..............____-5

43-80Z

IF PROXY WON'T CONTINUE INTERVIEW, USE SHORT FORM.

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

FOR OFFICE USE ONLY:

Questionnaire No.: ______
5-6-7-8

Study No. 823006/Aging Veterans
Nonrespondent Short Form

June 1983

OMB NO. 2900-0385
EXPIRES: 12/83

Sample Point No.: | | | | | | | |
(10-11-12-13-14-15-16)

Household No.: | | | |
(17-18-19)

20-29Z

Veteran No.: | | |
(30-31)

Interviewer's Name (PLEASE PRINT): ______

City/Town: ______ State: ______ Zip: ______

- -

Name of Respondent: ______

Name of Veteran (If different from respondent): ______

Address: ______

Area Code: ______ Telephone No.: ______ (32-41)

- -

In order for me to close out this case, would you answer six short questions (about this veteran)?

N1. How old are you (is the veteran)?

| | | years
(42-43)

Not sure......(44(____-1
Refused...........____-2
No answer.........____-3

N2. Compared to other people your own (the veteran's) age, would you say that your (his) health is excellent, good, fair, or poor?

Excellent......(45(____-1
Good..............____-2
Fair..............____-3
Poor..............____-4
Not sure..........____-5
Refused...........____-6
No answer.........____-7

N3. Have you (Has the veteran) been a patient in a hospital overnight or longer in the last twelve months?

Yes, has been a patient....(46(____-1
No, has not been a patient.....____-2
Not sure.......................____-3
Refused........................____-4
No answer......................____-5

N4. Are you (Is the veteran) limited in any way because of a disability or health?

Yes, limited.....(47(____-1
No, not limited......____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5

N5. Was your total household income last year less than $10,000, at least $10,000 but **less** than $25,000, or $25,000 or more?

Less than $10,000....(48(____-1
$10,000 to $24,999.......____-2
$25,000 or more..........____-3
Not sure.................____-4
Refused..................____-5
No answer................____-6

N6. Including yourself, how many people live in this household?

|__|__| people
(49-50)

Not sure......(51(____-1
Refused..........____-2
No answer........____-3

|52-80Z|

Thank you for your assistance.

LOUIS HARRIS AND ASSOCIATES, INC.
630 Fifth Avenue
New York, New York 10111

FOR OFFICE USE ONLY:

Questionnaire No.: ____
5-6-7-8

CARD 2

Study No. 823006/Aging Veterans

Sample Point No.: | | | | | | | |
(10-11-12-13-14-15-16)

Veteran Main Questionnaire

OMB NO. 2900-0385
EXPIRES: 12/83

Household No.: | | | |
(17 - 18 - 19)

June 1983

Veteran No.: | | |
(20 - 21)

Interviewer's Name (PLEASE PRINT): ____

Sample Point Location: City: ____ County: ____ State: ____

Name of Veteran (Respondent): ____

Interview Begun: __________o'clock

5a. How long did you serve on active duty in the Armed Forces? If you served for more than one period, include the total time for all service periods. |DO NOT READ LIST|

Less than 90 days...........(22(____-1
90 to 180 days.................____-2
More than 180 days
  but less than 1 year..........____-3
1 to 2 years...................____-4
More than 2 years
  but less than 20 years........____-5
20 years or more................____-6
Not sure........................____-7
Refused.........................____-8
No answer.......................____-9

|HAND RESPONDENT CARD "A"|

5b. During which of these periods did you serve on active duty in the U.S. Armed Forces? |MULTIPLE RECORD IF NECESSARY|

1. Before World War I (before April 6, 1917)...........(23(____-1
2. World War I (April 6, 1917-November 11, 1918)...........____-2 *
3. Between World I and World War II
   (November 12, 1918-September 15, 1940)................____-3
4. World War II (September 16, 1940-July 25, 1947).........____-4 *
5. Between World War II and Korean Conflict
   (July 26, 1947-June 26, 1950)...........................____-5
6. Korean Conflict (June 27, 1950-January 31, 1955)........____-6 *
7. Between Korean Conflict and Vietnam Era
   (February 1, 1955-August 4, 1964).......................____-7
8. Vietnam Era (August 5, 1964-May 7, 1975)................____-8 *
9. After Vietnam Era (after May 7, 1975)...................____-9

Not sure...____-0
Refused..____-x
No answer..____-y

|*ASK Q.5c IF ANY STARRED RESPONSE IN Q.5b IS X'ED. SKIP OTHERS TO Q.6.|

5c. Were you ever a prisoner of war?

Yes, was POW.....(24(____-1
No, wasn't POW.......____-2
Refused..............____-3
No answer............____-4

6. During what month and year were you last released from active duty in the Armed Forces?

Month (25-26)	Year (27-28)
|_|_|	|_|_|

Not sure..(29(____-1
Refused.......____-2
No answer.....____-3

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HAND RESPONDENT CARD "B"

7. In what manner were you last released from active duty in the Armed Forces?

SINGLE RECORD

1. Medical or disability release........(30(____ -1
2. Military retirement for disability....... ____ -2
3. Military retirement for length of service (20 or more years)........... ____ -3
4. Released (not medical or disability) with less than 20 years of service.... ____ -4
5. Other release........................... ____ -5

Not sure................................ ____ -6
Refused................................. ____ -7
No answer............................... ____ -8

8. Have you ever applied for or received VA service-connected-disability compensation from the Veterans Administration?

Yes, have applied......(31(____ -1 (ASK Q.9)

No, never applied.......... ____ -2
Not sure................... ____ -3
Refused.................... ____ -4
No answer.................. ____ -5
(SKIP TO Q.11)

9. Was your claim allowed, denied, or is it still pending?

Yes, claim allowed or benefit received.....(32(____ -1 (ASK Q.10a)

Claim denied............... ____ -2
Claim pending.............. ____ -3
Not sure................... ____ -4
Refused.................... ____ -5
No answer.................. ____ -6
(SKIP TO Q.11)

10a. What is your current VA disability rating?

| | | | percent
(33-34-35)

Zero percent......(36(____ -1
Not sure.............. ____ -2
Refused............... ____ -3
No answer............. ____ -4

10b. What is the current amount of your VA disability compensation monthly checks?

ROUND TO THE NEAREST DOLLAR

$ | | | |
(37-38-39)

None........(40(____ -1
Not sure........ ____ -2
Refused......... ____ -3
No answer....... ____ -4

10c. What is the nature of your disability?

DO NOT READ LIST -- MULTIPLE RECORD

1. Blindness..............(41(____-1
2. Deafness..................____-2
3. Missing limb..............____-3
4. Permanent stiffness or deformity of back, foot, or leg............____-4
5. Permanent stiffness or deformity of fingers, hand, or arm............____-5
6. Paralysis.................____-6
7. Psychiatric...............____-7
8. Other.....................____-8

Not sure....................____-9
Refused.....................____-0
No answer...................____-x

RECORD VERBATIM ANSWER HERE

(42(

(43(

INTERVIEWER: CODE ANSWER AT LEFT

ASK EVERYONE

11. Now let me ask you some questions about your own future prospects. How do you feel about your chances of (READ EACH ITEM)? Do you feel they are very good, pretty good, not good at all, or hopeless?

	Very Good	Pretty Good	Not Good at All	Hopeless	Not Applicable (Vol.)	Not Sure	Refused	No Answer
a. Having enough money to retire on............	(44(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
b. Covering major medical expenses and long-term disabilities............	(45(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
c. Owning the kind of home you want...........	(46(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
d. Leaving an adequate amount of money to your family when you die.....	(47(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
e. Being in good health....	(48(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
f. Being able to get the kind of health care you want...........	(49(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8
g. Putting aside money to make major trips.....	(50(____-1	___-2	____-3	___-4	___-5	___-6	___-7	___-8

12. Now, I'd like to ask you a few questions about your health. Compared to other people your own age, would you say that your health is excellent, good, fair, or poor?

Excellent..(51(____-1
Good...........____-2
Fair...........____-3
Poor...........____-4
Not sure.......____-5
Refused........____-6
No answer......____-7

13. Does your health keep you from working?

Yes, it does.......(52(____-1 (SKIP TO Q.15)

No, it doesn't.........____-2
Already retired (vol.).____-3
Not sure...............____-4 } (ASK Q.14a)
Refused................____-5
No answer..............____-6

14a. Are you limited in the kind or amount of work, including housework, you can do because of your health?

Yes, limited...(53(____-1 (SKIP TO Q.15)

No, not limited....____-2
Not sure...........____-3 } (ASK Q.14b)
Refused............____-4
No answer..........____-5

14b. Are you limited in any way because of a disability or health?

Yes, limited...(54(____-1 (ASK Q.15)

No, not limited....____-2
Not sure...........____-3 } (SKIP TO Q.16a)
Refused............____-4
No answer..........____-5

15. About how long have you been limited in this way?

Less than 1 year...(55(____-1
1-2 years..............____-2
3-5 years..............____-3
6-10 years.............____-4
More than 10 years.....____-5
Not sure...............____-6
Refused................____-7
No answer..............____-8

ASK EVERYONE

16a. Have you been a patient in a hospital overnight or longer in the last twelve months?

Yes, have been a patient...(56(____-1 (ASK Q.16b)

No, haven't been..............____-2
Not sure......................____-3 (SKIP TO Q.18a)
Refused.......................____-4
No answer.....................____-5

16b. How many times were you admitted to a hospital in the past twelve months?

|__|__| times
(57-58)

Not sure.......(59(____-1
Refused...........____-2
No answer.........____-3

17. Altogether, how many nights did you spend in a hospital in the past twelve months?

|__|__|__| nights
(60-61-62)

Not sure......(63(____-1
Refused..........____-2
No answer........____-3

ASK EVERYONE

18a. Were you a patient in a nursing home, convalescent home, or similar place in the past twelve months?

Yes, was a patient....(64(____-1 (ASK Q.18b)

No, wasn't...............____-2
Not sure.................____-3 (SKIP TO Q.19a)
Refused..................____-4
No answer................____-5

18b. How many days did you spend in a nursing home, convalescent home, or similar place in the past twelve months?

|__|__|__| days
(65-66-67)

Not sure.....(68(____-1
Refused.........____-2
No answer.......____-3

ASK EVERYONE

19a. During the past twelve months, have you gone to a hospital clinic or hospital outpatient department for medical care?

Yes, have gone to clinic....(69(____-1 (ASK Q.19b)

No, haven't gone to clinic......____-2
Refused..........................____-3
No answer........................____-4
(SKIP TO Q.20)

19b. How many times did you visit a hospital clinic or outpatient department in the past twelve months?

| | | times
(70-71)

Not sure.......(72(____-1
Refused............____-2
No answer..........____-3

ASK EVERYONE

20. During the past two weeks, how many days did illness or injury keep you in bed all or most of the day, if any?

1........(73(____-1
2............____-2
3............____-3
4............____-4
5............____-5
6............____-6
7............____-7
8............____-8
9............____-9
10...........____-0
11...........____-x
12...........____-y
13.......(74(____-1
14...........____-2
0/none.......____-3
Not sure.....____-4
Refused......____-5
No answer....____-6

21. During the past twelve months, how many times did you see a medical doctor -- not counting hospitalization and hospital clinic visits?

| | | times
(75-76)

None........(77(____-1
Not sure........____-2
Refused.........____-3
No answer.......____-4

78-80Z

22. In the past year, has there been anything about your health that you think you should have seen a doctor about, but didn't?

Yes, there has been....(10(____-1 (ASK Q.23)

No, there hasn't been......____-2
Not sure...................____-3
Refused....................____-4
No answer..................____-5
} (SKIP TO Q.24)

23. Why didn't you see a doctor?
|DO NOT READ LIST -- MULTIPLE RECORD|

1. Don't have doctor.......(11(____-1
2. Too expensive..............____-2
3. Doctor can't help me........____-3
4. Don't want to bother with doctor..................____-4
5. Not sick enough.............____-5
6. Have to wait too long to see doctor...............____-6
7. Hard to get to doctor's office or hospital........____-7
8. Afraid to see the doctor....____-8
9. Other......................____-9

Not sure....................____-0
Refused.....................____-x
No answer...................____-y

RECORD VERBATIM ANSWER HERE

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(12(______________________________

(13(______________________________

INTERVIEWER: CODE ANSWER AT LEFT

|ASK EVERYONE|
|HAND RESPONDENT CARD "C"|

24. During the past twelve months have you had any of the procedures listed on this card? (IF YES:) Which ones? |MULTIPLE RECORD|

Yes:

1. Major surgery................(14(____-1
2. Elective surgery.................____-2
3. Minor office surgery.............____-3
4. Chemotherapy.....................____-4
5. Radiation treatment..............____-5
6. Blood transfusion................____-6
7. Blood test.......................____-7
8. X-rays...........................____-8
9. Physical therapy.................____-9
10. Psychiatric or psychological counseling.....................____-0
11. Broken bones set.................____-x

No, have had none of them..............____-y
Not sure........................(15(____-1
Refused................................____-2
No answer..............................____-3

|HAND RESPONDENT CARD "D"|

25a. Which of these best describes the source of medical care you would be most likely to use if you were sick or needed advice about your health?

|MULTIPLE RECORD IF NECESSARY|

1. VA hospital...........(16(____-1 *
2. Military hospital.........____-2
3. Other hospital...........____-3
4. VA clinic................____-4 *
5. Military clinic..........____-5
6. Other clinic.............____-6
7. Health Maintenance
   Organization (HMO)......____-7
8. Private doctor...........____-8
9. Other....................____-9

Not sure...................____-0
Refused....................____-x
No answer..................____-y

|*IF "VA HOSPITAL" OR "VA CLINIC" IN Q.25a, SKIP TO Q.26. OTHERWISE, ASK Q.25b.|

25b. What is the main reason you do not use a Veterans Administration medical facility for treatment? |DO NOT READ LIST -- MULTIPLE RECORD|

1. Live too far from
   a VA medical facility...(17(____-1
2. Too long of a wait/too
   much red tape...............____-2
3. VA medical facilities
   don't offer the type of
   care I need.................____-3
4. Quality of medical care
   is better elsewhere.........____-4
5. Not entitled to VA care.....____-5
6. Have adequate health
   insurance...................____-6
7. Doctor sent me elsewhere....____-7
8. Other.......................____-8

Not sure.....................____-9
Refused......................____-0
No answer....................____-x

RECORD VERBATIM ANSWER HERE

(18(

(19(

INTERVIEWER: CODE ANSWER AT LEFT

ASK EVERYONE

HAND RESPONDENT CARD "E"

26. Now I'd like to ask you a few more questions about your medical history. Have you ever had any of these conditions? (IF YES:) Which ones? MULTIPLE RECORD BELOW

ASK Q.27 AND Q.28 IN SEQUENCE FOR EACH ITEM (1 - 55) "EVER HAD" IN Q.26; IF "NONE" FOR ITEMS 1 - 55, SKIP TO Q.29.

27. How old were you when the (READ ITEM) was/were first diagnosed? RECORD BELOW

28. During the past twelve months did you have (READ ITEM)? RECORD BELOW

		Q.27				Q.28				
		Age When First Diagnosed				Past Twelve Months				
Yes:	Q.26 Ever Had	Years of Age	Not Sure	Re-fused	No Answer	Yes, Had	No, Didn't Have	Not Sure	Re-fused	No Answer
1. Gallstones	(20(-1	(22-23)	(44(-1	-2	-3	(55(-1	-2	-3	-4	-5
2. Cirrhosis of the liver	-2	(24-25)	(45(-1	-2	-3	(56(-1	-2	-3	-4	-5
3. Other liver trouble	-3	(26-27)	(46(-1	-2	-3	(57(-1	-2	-3	-4	-5
4. Pancreatitis	-4	(28-29)	(47(-1	-2	-3	(58(-1	-2	-3	-4	-5
5. Nephritis	-5	(30-31)	(48(-1	-2	-3	(59(-1	-2	-3	-4	-5
6. Kidney stones	-6	(32-33)	(49(-1	-2	-3	(60(-1	-2	-3	-4	-5
7. Other kidney trouble	-7	(34-35)	(50(-1	-2	-3	(61(-1	-2	-3	-4	-5
8. Bladder trouble	-8	(36-37)	(51(-1	-2	-3	(62(-1	-2	-3	-4	-5
9. Prostate trouble	-9	(38-39)	(52(-1	-2	-3	(63(-1	-2	-3	-4	-5
10. Diabetes	-0	(40-41)	(53(-1	-2	-3	(64(-1	-2	-3	-4	-5
11. Anemia	-x	(42-43)	(54(-1	-2	-3	(65(-1	-2	-3	-4	-5
No, have had none	-y									
Not sure	(21(-1									
Refused	-2									
No answer	-3									

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66-80Z

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(Continued)

(Q.26, Q.27, and Q.28 continued)

HAND RESPONDENT CARD "F" AND CONTINUE WITH Q.26, Q.27, AND Q.28

	Q.26	Q.27					Q.28				
		Age When First Diagnosed					Past Twelve Months				
Yes:	Ever Had	Years of Age		Not Sure	Re-fused	No Answer	Yes, Had	No, Didn't Have	Not Sure	Re-fused	No Answer
12. Goiter or thyroid problems	(10(____-1	☐☐	(12-13)	(44(____-1	____-2	____-3	(60(____-1	____-2	____-3	____-4	____-5
13. Ulcer........................	____-2	☐☐	(14-15)	(45(____-1	____-2	____-3	(61(____-1	____-2	____-3	____-4	____-5
14. Hernia or rupture.............	____-3	☐☐	(16-17)	(46(____-1	____-2	____-3	(62(____-1	____-2	____-3	____-4	____-5
15. Gastritis.....................	____-4	☐☐	(18-19)	(47(____-1	____-2	____-3	(63(____-1	____-2	____-3	____-4	____-5
16. Enteritis.....................	____-5	☐☐	(20-21)	(48(____-1	____-2	____-3	(64(____-1	____-2	____-3	____-4	____-5
17. Colitis.......................	____-6	☐☐	(22-23)	(49(____-1	____-2	____-3	(65(____-1	____-2	____-3	____-4	____-5
18. Diverticulitis................	____-7	☐☐	(24-25)	(50(____-1	____-2	____-3	(66(____-1	____-2	____-3	____-4	____-5
19. Arthritis.....................	____-8	☐☐	(26-27)	(51(____-1	____-2	____-3	(67(____-1	____-2	____-3	____-4	____-5
20. Gout..........................	____-9	☐☐	(28-29)	(52(____-1	____-2	____-3	(68(____-1	____-2	____-3	____-4	____-5
21. Lumbago.......................	____-0	☐☐	(30-31)	(53(____-1	____-2	____-3	(69(____-1	____-2	____-3	____-4	____-5
22. Bursitis......................	____-x	☐☐	(32-33)	(54(____-1	____-2	____-3	(70(____-1	____-2	____-3	____-4	____-5
23. Neuritis/neuralgia............	____-y	☐☐	(34-35)	(55(____-1	____-2	____-3	(71(____-1	____-2	____-3	____-4	____-5
24. Sciatica.................	(11(____-1	☐☐	(36-37)	(56(____-1	____-2	____-3	(72(____-1	____-2	____-3	____-4	____-5
25. Hepatitis.....................	____-2	☐☐	(38-39)	(57(____-1	____-2	____-3	(73(____-1	____-2	____-3	____-4	____-5
26. Epilepsy......................	____-3	☐☐	(40-41)	(58(____-1	____-2	____-3	(74(____-1	____-2	____-3	____-4	____-5
27. Multiple sclerosis............	____-4	☐☐	(42-43)	(59(____-1	____-2	____-3	(75(____-1	____-2	____-3	____-4	____-5
No, have had none.............	____-5										
Not sure......................	____-6										
Refused.......................	____-7										
No answer.....................	____-8										

|76-80Z|

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314 (Continued)

(Q.26, Q.27, and Q.28 continued)

HAND RESPONDENT CARD "G" AND CONTINUE WITH Q.26, Q.27, AND Q.28

	Q.26	Q.27 Age When First Diagnosed				Q.28 Past Twelve Months				
Yes:	Ever Had	Years of Age	Not Sure	Re-fused	No Answer	Yes, Had	No, Didn't Have	Not Sure	Re-fused	No Answer
28. Migraine headaches........	(10(___ -1	___ ___ (12-13)	(38(___ -1	___ -2	___ -3	(51(___ -1	___ -2	___ -3	___ -4	___ -5
29. Cerebral palsy................	___ -2	___ ___ (14-15)	(39(___ -1	___ -2	___ -3	(52(___ -1	___ -2	___ -3	___ -4	___ -5
30. Paralysis of any kind.........	___ -3	___ ___ (16-17)	(40(___ -1	___ -2	___ -3	(53(___ -1	___ -2	___ -3	___ -4	___ -5
31. Hardening of the arteries (arteriosclerosis)............	___ -4	___ ___ (18-19)	(41(___ -1	___ -2	___ -3	(54(___ -1	___ -2	___ -3	___ -4	___ -5
32. Atherosclerosis..............	___ -5	___ ___ (20-21)	(42(___ -1	___ -2	___ -3	(55(___ -1	___ -2	___ -3	___ -4	___ -5
33. Hypertension or high blood pressure................	___ -6	___ ___ (22-23)	(43(___ -1	___ -2	___ -3	(56(___ -1	___ -2	___ -3	___ -4	___ -5
34. Heart attack (MI) or heart failure (ischemic heart disease)...............	___ -7	___ ___ (24-25)	(44(___ -1	___ -2	___ -3	(57(___ -1	___ -2	___ -3	___ -4	___ -5
35. Other heart disease (e.g., arrhythmia, congenital defects).....................	___ -8	___ ___ (26-27)	(45(___ -1	___ -2	___ -3	(58(___ -1	___ -2	___ -3	___ -4	___ -5
36. Blood clots..................	___ -9	___ ___ (28-29)	(46(___ -1	___ -2	___ -3	(59(___ -1	___ -2	___ -3	___ -4	___ -5
37. Aneurysm.....................	___ -0	___ ___ (30-31)	(47(___ -1	___ -2	___ -3	(60(___ -1	___ -2	___ -3	___ -4	___ -5
38. Phlebitis....................	___ -x	___ ___ (32-33)	(48(___ -1	___ -2	___ -3	(61(___ -1	___ -2	___ -3	___ -4	___ -5
39. Varicose veins...............	___ -y	___ ___ (34-35)	(49(___ -1	___ -2	___ -3	(62(___ -1	___ -2	___ -3	___ -4	___ -5
40. Stroke......................	(11(___ -1	___ ___ (36-37)	(50(___ -1	___ -2	___ -3	(63(___ -1	___ -2	___ -3	___ -4	___ -5
No, have had none............	___ -2									
Not sure.....................	___ -3									
Refused......................	___ -4									
No answer....................	___ -5									

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(Continued)

(Q.26, Q.27, and Q.28 continued)

HAND RESPONDENT CARD "H" AND CONTINUE WITH Q.26, Q.27, AND Q.28

		Q.27					Q.28				
		Age When First Diagnosed					Past Twelve Months				
Yes:	Q.26 Ever Had	Years of Age		Not Sure	Re-fused	No Answer	Yes, Had	No, Didn't Have	Not Sure	Re-fused	No Answer
41. Cerebral-vascular disease (other than stroke).......	(10(____-1	☐☐	(12-13)	(42(____-1	____-2	____-3	(57(____-1	____-2	____-3	____-4	____-5
42. Asthma........................	____-2	☐☐	(14-15)	(43(____-1	____-2	____-3	(58(____-1	____-2	____-3	____-4	____-5
43. Emphysema.....................	____-3	☐☐	(16-17)	(44(____-1	____-2	____-3	(59(____-1	____-2	____-3	____-4	____-5
44. Pleurisy......................	____-4	☐☐	(18-19)	(45(____-1	____-2	____-3	(60(____-1	____-2	____-3	____-4	____-5
45. Tuberculosis..................	____-5	☐☐	(20-21)	(46(____-1	____-2	____-3	(61(____-1	____-2	____-3	____-4	____-5
46. Bronchitis....................	____-6	☐☐	(22-23)	(47(____-1	____-2	____-3	(62(____-1	____-2	____-3	____-4	____-5
47. Pneumonia.....................	____-7	☐☐	(24-25)	(48(____-1	____-2	____-3	(63(____-1	____-2	____-3	____-4	____-5
48. Deafness in either ear........	____-8	☐☐	(26-27)	(49(____-1	____-2	____-3	(64(____-1	____-2	____-3	____-4	____-5
49. Blindness in either eye.......	____-9	☐☐	(28-29)	(50(____-1	____-2	____-3	(65(____-1	____-2	____-3	____-4	____-5
50. Cataracts.....................	____-0	☐☐	(30-31)	(51(____-1	____-2	____-3	(66(____-1	____-2	____-3	____-4	____-5
51. Glaucoma......................	____-x	☐☐	(32-33)	(52(____-1	____-2	____-3	(67(____-1	____-2	____-3	____-4	____-5
52. Missing fingers or toes.......	____-y	☐☐	(34-35)	(53(____-1	____-2	____-3	(68(____-1	____-2	____-3	____-4	____-5
53. Missing kidney, lung, spleen....................	(11(____-1	☐☐	(36-37)	(54(____-1	____-2	____-3	(69(____-1	____-2	____-3	____-4	____-5
54. Removal of intestinal tissue......................	____-2	☐☐	(38-39)	(55(____-1	____-2	____-3	(70(____-1	____-2	____-3	____-4	____-5
55. Hemorrhoids...................	____-3	☐☐	(40-41)	(56(____-1	____-2	____-3	(71(____-1	____-2	____-3	____-4	____-5
No, have had none.............	____-4										
Not sure......................	____-5										
Refused.......................	____-6										
No answer.....................	____-7										

72-80Z

ASK EVERYONE

29. Has a doctor ever told you that you had cancer?

Yes, has told.......(10(____-1 (ASK Q.30a)

No, has not told........____-2
Not sure................____-3
Refused.................____-4
No answer...............____-5
} (SKIP TO Q.31a)

30a\. In which parts of your body was the cancer located?
DO NOT READ LIST -- MULTIPLE RECORD

1. Mouth, throat, larynx..(11(____-1
2. Stomach, colon............____-2
3. Lung......................____-3
4. Bone......................____-4
5. Prostate..................____-5
6. Skin......................____-6
7. Lymph gland...............____-7
8. Other.....................____-8

Not sure..................____-9
Refused...................____-0
No answer.................____-x

RECORD VERBATIM ANSWER HERE

(12(

(13(

INTERVIEWER: CODE ANSWER AT LEFT

30b\. How old were you when the cancer was first diagnosed?

|__|__| years
(14-15)

Not sure.........(16(____-1
Refused..............____-2
No answer............____-3

ASK EVERYONE

31a\. Has a doctor ever told you that you had leukemia?

Yes, has told.....(17(____-1 (ASK Q.31b)

No, has not...........____-2
Not sure..............____-3
Refused...............____-4
No answer.............____-5
} (SKIP TO Q.32a)

31b\. How old were you when the leukemia was first diagnosed?

|__|__| years
(18-19)

Not sure..........(20(____-1
Refused...............____-2
No answer.............____-3

|ASK EVERYONE|
|HAND RESPONDENT CARD "I"|

32a. Here is a list of problems and complaints that people sometimes have. During the past year have you had any of these problems? (IF "YES":) Which ones? |MULTIPLE RECORD BELOW|

|ASK Q.32b FOR EACH CONDITION "HAVE HAD" IN Q.32a; IF "NONE," SKIP TO Q.32c.|
32b. During the past year, how much were you bothered by (READ ITEM) -- not at all, a little bit, moderately, quite a bit, or extremely? |RECORD BELOW|

			Q.32b How Much Bothered							
	Yes:	Q.32a Have Had	Not at All	A Little Bit	Moderately	Quite a Bit	Extremely	Not Sure	Refused	No Answer
1.	Chronic nausea or upset stomach........	(21(___-1	(23(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
2.	Pains in heart or chest....................	___-2	(24(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
3.	Lower back pains..........................	___-3	(25(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
4.	Numbness or tingling......................	___-4	(26(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
5.	Heavy feeling in arms and legs............	___-5	(27(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
6.	Feeling weak..............................	___-6	(28(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
7.	Fainting or dizziness.....................	___-7	(29(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
8.	Trouble catching your breath after mild exertion......................	___-8	(30(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
9.	Insomnia..................................	___-9	(31(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
10.	Fitful sleep..............................	___-0	(32(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
	No, have had none.........................	___-x								
	Not sure..................................	___-y								
	Refused...................................	(22(___-1								
	No answer.................................	___-2								

32c. Have you had any accidents or injuries in the past twelve months which required hospitalization?

Yes, have had......(33(____-1
No, haven't had........____-2
Not sure...............____-3
Refused................____-4
No answer..............____-5

33a. Have you ever been treated by a doctor for anxiety, depression, or any other nervous or emotional problems?

Yes, have been treated.....(34(____-1 (ASK Q.33b)

No, haven't been treated.......____-2
Not sure.......................____-3
Refused........................____-4
No answer......................____-5
(SKIP TO Q.34)

33b. What was the problem?

______________________________ (35(____

______________________________ (36(____

______________________________ (37(____

ASK EVERYONE

34. During the past twelve months have you had any nervous or emotional problems?

Yes, have had......(38(____-1
No, haven't had........____-2
Not sure...............____-3
Refused................____-4
No answer..............____-5

35. Have you ever been treated or enrolled in a program for alcoholism?

Yes, have been treated.....(39(____-1
No, haven't been treated.......____-2
Not sure.......................____-3
Refused........................____-4
No answer......................____-5

36. Have you ever been treated or enrolled in a program for drug dependence?

Yes, have been treated.....(40(____-1
No, haven't been treated.......____-2
Not sure......................____-3
Refused.......................____-4
No answer.....................____-5

37a. Do you need to use any prosthetic devices or supporting aids, including hearing aids or false teeth, all or most of the time?

Yes, need to use........(41(____-1 (ASK Q.37b)

No, don't need to use.......____-2
Not sure....................____-3
Refused.....................____-4
No answer...................____-5
(SKIP TO Q.38)

HAND RESPONDENT CARD "J"

37b. Which devices or aids do you need to use all or most of the time?

MULTIPLE RECORD

1. Cane/crutches..........(42(____-1
2. Walker.....................____-2
3. Wheelchair.................____-3
4. Leg brace..................____-4
5. Neck or back brace.........____-5
6. Artificial limb............____-6
7. Hearing aid................____-7
8. Seeing eye dog.............____-8
9. Catheter...................____-9
10. False teeth/dentures.......____-0
11. Other (SPECIFY):

____________________.......____-x
Not sure...................____-y
Refused................(43(____-1
No answer..................____-2

ASK EVERYONE

38. In the past twelve months have you had any problems with your teeth or gums?

Yes, have had problems......(44(____-1
No, haven't had problems........____-2
Not sure........................____-3
Refused.........................____-4
No answer.......................____-5

39a. How many times have you seen a dentist in the past twelve months?

Times		
1	(45(____ -1	(SKIP TO Q.40)
2	____ -2	
3	____ -3	
4	____ -4	
5	____ -5	
6	____ -6	
7	____ -7	
8	____ -8	
9	____ -9	
10 or more	____ -0	
None/0	____ -x	(ASK TO Q.39b)
Not sure	____ -y	(SKIP TO Q.40)
Refused	(46(____ -1	
No answer	____ -2	

39b. Why not?

____ (47(

____ (48(

____ (49(

|ASK EVERYONE|

40. Medicare is a Social Security health insurance program for disabled persons and for persons 65 years and older. Are you or have you ever been covered by Medicare?

Yes, have been covered	(50(____ -1	(ASK Q.41a)
No, never been covered	____ -2	(SKIP TO Q.42)
Not sure	____ -3	
Refused	____ -4	
No answer	____ -5	

41a. Are you now covered by Medicare, or has your lifetime coverage been exhausted?

Now covered	(51(____ -1	(ASK Q.41b)
Coverage exhausted	____ -2	(SKIP TO Q.42)
Not sure	____ -3	
Refused	____ -4	
No answer	____ -5	

41b. Does your Medicare coverage include hospitalization only, medical expenses only, or hospitalization and medical expenses?

Hospitalization only (Part A)..(52(____-1
Medical expenses only (Part B).....____-2
Hospitalization and medical
  expenses (Parts A and B).........____-3
Not sure...........................____-4
Refused............................____-5
No answer..........................____-6

ASK EVERYONE

42. Are you now eligible for free medical care from military health facilities?

Yes, eligible........(53(____-1
No, not eligible.........____-2
Not sure.................____-3
Refused..................____-4
No answer................____-5

43. Are you now covered by CHAMPUS, which covers both active duty and retired career military personnel, their dependents, and survivors?

Yes, covered.........(54(____-1
No, not covered..........____-2
Not sure.................____-3
Refused..................____-4
No answer................____-5

44. Are you now covered by Medicaid (MediCal)?

Yes, covered......(55(____-1
No, not covered.......____-2
Not sure..............____-3
Refused...............____-4
No answer.............____-5

45. Are you covered by any group or private health insurance plan that we haven't discussed yet?

Yes, covered by
  another group
  or private plan..(56(____-1 (ASK Q.46)

No, not covered........____-2
Not sure...............____-3
Refused................____-4
No answer..............____-5
(SKIP TO Q.49 ON PAGE 20)

46. Does your group or private health insurance plan cover all, most, some, or none of your expenses for (READ EACH ITEM)?

	All	Most	Some	None	Not Sure	Re- fused	No Answer
1. Hospitalization........(57(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
2. Surgeon fees...........(58(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
3. Office visits..........(59(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
4. Prescription drugs.....(60(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
5. Dental care............(61(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
6. Nursing home care......(62(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
7. Psychiatric care.......(63(	___-1	___-2	___-3	___-4	___-5	___-6	___-7
8. Eyeglasses and hearing aids.........(64(	___-1	___-2	___-3	___-4	___-5	___-6	___-7

47. Does your group or private insurance plan cover only you, cover you and your spouse, or cover you and your dependents?

Only you............(65(___-1
You and spouse..........___-2
You and dependents......___-3
Not sure................___-4
Refused.................___-5
No answer...............___-6

48a. Not counting any amount that may be paid by any other source, what is the premium or payment that you and your family pay for this health insurance coverage each month? DO NOT READ LIST

None............(66(___-1
$1-$25.............___-2
$26-$50............___-3
$51-$100...........___-4
$101-$150..........___-5
$151-$200..........___-6
$201-$250..........___-7
$251-$300..........___-8
More than $300.....___-9
Not sure...........___-0
Refused............___-x
No answer..........___-y

48b. Does your primary health insurance coverage come from group health insurance policies of a current employer or union?

Yes, primary coverage comes from employer/union group....(67(___-1 (ASK Q.48c)

No, doesn't.......................___-2
Not sure..........................___-3
Refused...........................___-4
No answer.........................___-5
} (SKIP TO Q.49)

— 48c. Will this health insurance end when you retire or will you be able to continue it yourself?

Ends when retire...........(68(____-1
Will be able to continue
  it myself...................____-2
Employer/union continues
  it after retirement (vol.)...____-3
Not sure......................____-4
Refused.......................____-5
No answer.....................____-6

ASK EVERYONE

49. Do you think your current health insurance coverage is more than adequate, adequate, or less than adequate?

More than adequate.......(69(____-1 } (ASK Q.50a)
Adequate....................____-2 } (ASK Q.50a)
Less than adequate..........____-3 } (ASK Q.50a)

Don't have insurance (vol.)..____-4 (SKIP TO Q.51)

Not sure....................____-5 } (ASK Q.50a)
Refused.....................____-6 } (ASK Q.50a)
No answer...................____-7 } (ASK Q.50a)

50a. Do you have any health problems or conditions that your health insurance will not cover?

Yes, have problems not covered.......(70(____-1 (ASK Q.50b)

No, don't have any problems not covered..____-2 } (SKIP TO Q.51)
Not sure.................................____-3 } (SKIP TO Q.51)
Refused..................................____-4 } (SKIP TO Q.51)
No answer................................____-5 } (SKIP TO Q.51)

50b. What are those problems or conditions?

____ (71(____
____ (72(____
____ (73(____

ASK EVERYONE

51. If you wanted additional coverage, could you afford to pay for it?

Yes, could afford........(74(____-1
No, couldn't afford..........____-2
Don't need any more (vol.)...____-3
Not sure.....................____-4
Refused......................____-5
No answer....................____-6

[75-80Z]

52. Does anyone other than yourself, your family, or your insurance pay for your medical care or provide it free?

Yes, someone pays for or provides free...(10(____-1 (ASK Q.53)

No, no one pays for or provides free.........____-2
Not sure.....................................____-3 (SKIP TO Q.54)
Refused......................................____-4
No answer....................................____-5

53. Who pays for this medical care? DO NOT READ LIST -- MULTIPLE RECORD

1. VA.......................(11(____-1
2. DOD/Military.................____-2
3. Public clinic................____-3
4. Company, union,
   school clinics...............____-4
5. Private doctor or
   hospital/charity.............____-5
6. Other........................____-6
   Not sure.....................____-7
   Refused......................____-8
   No answer....................____-9

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INTERVIEWER: CODE ANSWER AT LEFT

ASK EVERYONE

54. During the last year, have you ever been unable to get health care because you didn't have insurance coverage or you couldn't pay?

Yes, have been unable........(14(____-1
No, haven't been unable..........____-2
Didn't need care (vol.)..........____-3
Not sure.........................____-4
Refused..........................____-5
No answer........................____-6

55. Ten years from now, do you expect to be able to pay for a 30-day stay in the hospital, or will you need financial assistance from the VA or other public agencies?

Pay myself/insurance..(15(____-1
Need financial
  assistance..............____-2
Not sure..................____-3
Refused...................____-4
No answer.................____-5

56. If you needed nursing home care ten years from now, do you think that you or your family would be able to pay for it?

Able to pay......(16(____-1
Not able to pay......____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5

57. How long have you lived in your current residence?

1 year or less..............(17(____-1
More than 1 year to 2 years.....____-2
More than 2 years to 3 years....____-3
More than 3 years to 4 years....____-4
More than 4 years to 5 years....____-5
More than 5 years to 10 years...____-6
More than 10 years..............____-7
Not sure........................____-8
Refused.........................____-9
No answer.......................____-0

ASK EVERYONE

58. Including yourself, how many people live in this household?

1 (live alone).(18(____-1 (SKIP TO Q.60)

2..................____-2
3..................____-3
4..................____-4
5..................____-5
6..................____-6
7..................____-7 (ASK Q.59)
8..................____-8
9..................____-9
10 or more.........____-0
Not sure...........____-x
Refused............____-y
No answer......(19(____-1

HAND RESPONDENT CARD "K"

59. Which of the people on this card live with you? MULTIPLE RECORD

1. Your spouse...........(20(____-1
2. Your children under 18....____-2
3. Your children 18 and over.................____-3
4. Your parent(s)............____-4
5. Other relatives...........____-5
6. Other nonrelatives........____-6

Not sure..................____-7
Refused...................____-8
No answer.................____-9

ASK EVERYONE

60. Do you have any children who are not living with you?

Yes, have........(21(____-1
No don't have........____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5

61. How long have you lived in this county?

1 year or less..............(22(____-1
More than 1 year to 2 years.....____-2
More than 2 years to 3 years....____-3
More than 3 years to 4 years....____-4
More than 4 years to 5 years....____-5
More than 5 years to 10 years...____-6
More than 10 years..............____-7
Not sure........................____-8
Refused.........................____-9
No answer.......................____-0

62. How likely would you say you are to move to another state in the next three to five years -- very likely, somewhat likely, not very likely, or not at all likely?

Very likely.........(23(____-1
Somewhat likely.........____-2
Not very likely.........____-3
Not at all likely.......____-4
Not sure................____-5
Refused.................____-6
No answer...............____-7

63. If you did move to another state, what state would that be? SINGLE RECORD

____ | | |
(24-25)

Not sure....(26(____-1
Refused.........____-2
No answer.......____-3

64. Ten years from now, do you expect to be living in your own home or apartment, in a retirement village, with relatives, in a nursing home, or where?

Own home/apartment....(27(____-1
Retirement village........____-2
With relatives............____-3
Nursing home..............____-4
Other.....................____-5
Not sure..................____-6
Refused...................____-7
No answer.................____-8

HAND RESPONDENT CARD "L"

65. How frequently do you (READ EACH ITEM) -- almost every day, about 3 to 4 times a week, about once a week, about once or twice a month, about once every few months, about once a year, or never?

	Almost Every Day	About 3-4 Times a Week	About Once a Week	About Once or Twice a Month	About Once Every Few Months	About Once a Year	Never	Not Sure	Re-fused	No Answer
1. Go shopping.............................(28(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
2. Go for a walk..........................(29(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
3. Go jogging or running.................(30(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
4. Attend religious services.............(31(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
5. Attend social functions...............(32(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
6. Attend senior centers.................(33(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
7. Attend movies, concerts, sporting events.......................(34(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
8. Read a newspaper.......................(35(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
9. Read books and magazines..............(36(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
10. Play tennis, racquetball, or other active sports..........................(37(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
11. Watch TV...............................(38(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
12. Exercise strenuously for at least twenty minutes..............(39(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
13. Work at a hobby.......................(40(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
14. Visit with relatives..................(41(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0
15. Visit with friends and neighbors......(42(	____-1	____-2	____-3	____-4	____-5	____-6	____-7	____-8	____-9	____-0

HAND RESPONDENT CARD "M"

66. Now I'd like to ask you how well you can do certain things if you wanted to do them. Can you usually (READ EACH ITEM) without difficulty by yourself, with some difficulty but on your own, with some assistance from another person, or are you completely unable to do it?

	Without Difficulty by Self	With Some Difficulty on Own	Some Assistance	Completely Unable	Not Applicable (Vol.)	Not Sure	Re-fused	No Answer
1. Eat your meals....................	(43(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
2. Get in or out of bed.............	(44(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
3. Get around the house.............	(45(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
4. Dress and undress................	(46(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
5. Take a bath or shower............	(47(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
6. Go to the bathroom when you need to..........................	(48(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
7. Do heavy work around the house, like move furniture, scrub floors, or wash windows..........	(49(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
8. Do light work around the house, like do dishes, straighten up, put things away..................	(50(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
9. Do the laundry...................	(51(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
10. Prepare meals...................	(52(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
11. Shop for groceries..............	(53(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
12. Get around outside..............	(54(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
13. Manage your money, like write checks and pay bills.............	(55(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
14. Take medicine...................	(56(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
15. Make telephone calls............	(57(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8
16. Get to places out of walking distance.................	(58(___-1	___-2	___-3	___-4	___-5	___-6	___-7	___-8

67a. Is there someone who helps you with such things as bathing, dressing, or getting around?

Yes, is someone....(59(____-1 (ASK Q.67b)

No, isn't anyone.......____-2 (SKIP TO Q.68)
Not sure...............____-3
Refused................____-4
No answer..............____-5

67b. Is that a family member, a friend or neighbor, someone from a public agency, or someone hired to help? MULTIPLE RECORD

Family member.........................(60(____-1
Friend or neighbor.........................____-2
Someone from a public agency...............____-3

Someone hired to help......................____-4

Someone from a charitable group (vol.).....____-5
Not sure...................................____-6
Refused....................................____-7
No answer..................................____-8

ASK Q.67c IF "SOMEONE HIRED TO HELP" IN Q.67b; SKIP OTHERS TO Q.68

67c. How do you pay for that help?

DO NOT READ LIST -- MULTIPLE RECORD

1. Respondent/relative/ friend pays..............(61(____-1
2. Insurance....................____-2
3. Medicare.....................____-3
4. Medicaid.....................____-4
5. Other........................____-5
Not sure.....................____-6
Refused......................____-7
No answer....................____-8

RECORD VERBATIM ANSWER HERE

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(63(________________________________

INTERVIEWER: CODE ANSWER AT LEFT

ASK EVERYONE

68. Are you currently receiving (READ EACH ITEM) services?

	Yes, Receiving	No, Not Receiving	Not Sure	Refused	No Answer
1. Homemaker............	(64(____-1	____-2	____-3	____-4	____-5
2. Visiting nurse........	(65(____-1	____-2	____-3	____-4	____-5
3. Adult day health care.	(66(____-1	____-2	____-3	____-4	____-5
4. Meals-on-wheels.......	(67(____-1	____-2	____-3	____-4	____-5

69. Who usually takes care of you when you are sick in bed? That is, who would help prepare meals, help you in and out of bed, bring you water, and things like that?

|DO NOT READ LIST -- MULTIPLE RECORD|

1. No one............(68(____-1
2. Spouse................____-2
3. Daughter/son..........____-3
4. Other relative........____-4
5. Friend................____-5
6. Neighbor..............____-6
7. Other.................____-7

It depends (vol.).....____-8
Not sure..............____-9
Refused...............____-0

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(69(

(70(

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70. If you were unable to take care of yourself for a prolonged period as a result of age or illness, do you think that you would be taken care of at home, or do you think you would be placed in a nursing home?

Would be taken care of at home.....(71(____-1
Would be placed in a nursing home......____-2
No one would take care of me (vol.)....____-3
Not sure...............................____-4
Refused................................____-5
No answer..............................____-6

|72-80Z|

Now, I would like to ask you some questions about some programs of the Veterans Administration.

71. Have you ever stayed overnight or longer as a patient in a VA hospital since you were last released from active duty?

Yes, have stayed..(10(____-1 (ASK Q.72)

No, haven't.........____-2
Not sure............____-3
Refused.............____-4
No answer...........____-5
} (SKIP TO Q.77a ON PAGE 30)

72. How old were you when you first went to a VA hospital for in-patient care?

|___|___| years old
(11 - 12)

Not sure...(13(____-1
Refused........____-2
No answer......____-3

73. Since your first hospitalization in a VA hospital, how many times have you been hospitalized in VA facilities?

Times
1............(14(____-1
2................____-2
3................____-3
4................____-4
5................____-5
6................____-6
7................____-7
8................____-8
9................____-9
10 or more........____-0
} (ASK Q.74)

0/never/none......____-x (SKIP TO Q.77a)

Not sure..........____-y
Refused.......(15(____-1
No answer.........____-2
} (ASK Q.74)

74. How many times in the past year, if any, have you been a patient overnight or longer in a VA hospital?

Times
1..............(16(____-1
2..................____-2
3..................____-3
4..................____-4
5..................____-5 (ASK Q.75)
6..................____-6
7..................____-7
8..................____-8
9..................____-9
10 or more..........____-0

0/never/none........____-x (SKIP TO Q.77a)

Not sure............____-y
Refused.........(17(____-1 (ASK Q.75)
No answer...........____-2

75. Why did you go to a VA hospital rather than somewhere else?

____ (18(
____ (19(
____ (20(

76. How many nights, in total, did you spend as a patient in a VA hospital in the last year?

| | | | nights
(21 - 22 -23)

Not sure......(24(____-1
Refused...........____-2
No answer.........____-3

ASK EVERYONE

77a. Based on what you know and have heard, how would you rate VA hospitals on the quality of health care they provide -- excellent, good, fair, or poor?

Excellent....(25(____-1
Good.............____-2 (ASK Q.77b)
Fair.............____-3
Poor.............____-4

Not sure.........____-5
Refused..........____-6 (SKIP TO Q.78)
No answer........____-7

77b. Is that based primarily on your own experience or on what you have heard?

Own experience...(26(____-1
What heard...........____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5

77c. What is your experience/what have you heard?

____ (27(____
____ (28(____
____ (29(____

ASK EVERYONE

78. Compared to other, non-VA hospitals, do you think that the quality of health care in VA hospitals is much better, somewhat better, about the same, somewhat worse, or much worse?

Much better.........(30(____-1
Somewhat better.........____-2
About the same..........____-3 } (ASK Q.79)
Somewhat worse..........____-4
Much worse..............____-5

Not sure/no experience..____-6 } (SKIP TO Q.80a)
Refused.................____-7

No answer...............____-8 (ASK Q.79)

79. How would you rate the (READ EACH ITEM) in VA hospitals -- would you say it is excellent, pretty good, only fair, or poor?

	Excellent	Pretty Good	Only Fair	Poor	Not Sure	Refused	No Answer
1. Care provided by doctors..	(31(____-1	____-2	____-3	____-4	____-5	____-6	____-7
2. Lab tests.................	(32(____-1	____-2	____-3	____-4	____-5	____-6	____-7
3. Housekeeping services.....	(33(____-1	____-2	____-3	____-4	____-5	____-6	____-7
4. Care provided by nurses...	(34(____-1	____-2	____-3	____-4	____-5	____-6	____-7
5. Respect and concern for patients as individuals...	(35(____-1	____-2	____-3	____-4	____-5	____-6	____-7
6. Food and meals............	(36(____-1	____-2	____-3	____-4	____-5	____-6	____-7
7. Admission procedures......	(37(____-1	____-2	____-3	____-4	____-5	____-6	____-7

ASK EVERYONE

80a. Is the nearest VA hospital very convenient, somewhat convenient, somewhat inconvenient, or very inconvenient for you to use?

Very convenient....(38(____-1 } (SKIP TO Q.80c)
Somewhat convenient....____-2

Somewhat inconvenient..____-3 } (ASK Q.80b)
Very inconvenient......____-4

Not sure...............____-5
Refused................____-6 } (SKIP TO Q.80c)
No answer..............____-7

80b. What makes it inconvenient? DO NOT READ LIST -- MULTIPLE RECORD

1. Distance.............(39(____-1
2. No transportation........____-2
3. Part of town/dangerous location...............____-3
4. Other....................____-4

Not sure.................____-5
Refused..................____-6
No answer................____-7

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ASK EVERYONE

80c. About how many miles away is the nearest VA hospital?

| | | | | miles
(42 - 43- 44- 45)

Not sure.....(46(____-1
Refused..........____-2
No answer........____-3

81. Have you ever been treated or examined on an outpatient basis at a VA clinic or VA hospital outpatient department, since you were last released from active duty?

Yes, have been......(47(____-1 (ASK Q.82)

No, have not been.......____-2
Not sure................____-3 } (SKIP TO Q.86a ON PAGE 34)
Refused.................____-4
No answer...............____-5

82. At what age were you first treated in a VA clinic or VA hospital outpatient department?

|__|__| years old
(48 - 49)

Not sure.....(50(____-1
Refused..........____-2
No answer........____-3

83. Since your first visit for outpatient care, how often have you been back to a VA hospital or clinic for outpatient care -- several times a year, once a year, only occasionally, or never?

Several times a year..(51(____-1
Once a year...............____-2 } (ASK Q.84)
Only occasionally.........____-3

Never.....................____-4
Not sure..................____-5 } (SKIP TO Q.86a)
Refused...................____-6
No answer.................____-7

84. How many times in the past year have you been seen at a VA clinic or VA hospital outpatient department?

Times
1...............(52(____-1
2..................____-2
3..................____-3
4..................____-4
5..................____-5
6..................____-6 } (ASK Q.85)
7..................____-7
8..................____-8
9..................____-9
10 or more.........____-0

0/never/none.......____-x (SKIP TO Q.86a)

Not sure...........____-y
Refused.........(53(____-1 } (ASK Q.85)
No answer..........____-2

85. Why did you go to the VA clinic or outpatient department rather than somewhere else?

____ (54(
____ (55(
____ (56(

|ASK EVERYONE|

86a. If you were eligible for free VA (READ EACH ITEM), would you be more likely to use the VA program when you needed the service, or more likely to get service elsewhere even if you paid for it?

	Use VA Program	Pay for It Elsewhere	Not Sure	Refused	No Answer
1. Hospital stays.........(57(	___-1	___-2	___-3	___-4	___-5
2. Surgery................(58(	___-1	___-2	___-3	___-4	___-5
3. Diagnostic tests.......(59(	___-1	___-2	___-3	___-4	___-5
4. Physical therapy.......(60(	___-1	___-2	___-3	___-4	___-5
5. Outpatient medical care(61(	___-1	___-2	___-3	___-4	___-5
6. Prescription drugs.....(62(	___-1	___-2	___-3	___-4	___-5
7 Nursing home care......(63(	___-1	___-2	___-3	___-4	___-5
8. Dental care............(64(	___-1	___-2	___-3	___-4	___-5
9. Domiciliary care.......(65(	___-1	___-2	___-3	___-4	___-5

|IF "PAY FOR IT ELSEWHERE" IN EITHER ITEM 1 OR ITEM 7 OF Q.86a, ASK Q.86b. SKIP OTHERS TO Q.86c.|

86b. Why would you pay for (hospital stays/nursing home care) elsewhere when you could get it free from the VA?

____ (66(

____ (67(

____ (68(

|ASK EVERYONE|

86c. If you were eligible for VA (READ EACH ITEM) at half the price charged elsewhere, would you be more likely to use the VA program when you needed the service or more likely to get the service elsewhere at full price?

	Use VA Program	Pay for It Elsewhere	Not Sure	Refused	No Answer
1. Hospital stays.........(69(	___-1	___-2	___-3	___-4	___-5
2. Surgery................(70(	___-1	___-2	___-3	___-4	___-5
3. Diagnostic tests.......(71(	___-1	___-2	___-3	___-4	___-5
4. Physical therapy.......(72(	___-1	___-2	___-3	___-4	___-5
5. Outpatient medical care(73(	___-1	___-2	___-3	___-4	___-5
6. Prescription drugs.....(74(	___-1	___-2	___-3	___-4	___-5
7 Nursing home care......(75(	___-1	___-2	___-3	___-4	___-5
8. Dental care............(76(	___-1	___-2	___-3	___-4	___-5
9. Domiciliary care.......(77(	___-1	___-2	___-3	___-4	___-5

|78-80Z|

|HAND RESPONDENT CARD "N"|

87a. Which of these VA programs or benefits have you ever used? |MULTIPLE RECORD BELOW|

|ASK Q.87b FOR EACH PROGRAM "EVER USED" IN Q.87a|

87b. Thinking about (READ ITEM), would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the benefits or services you received from the program? |RECORD BELOW|

		Q.87b						
	Q.87a Ever Used	Very Satis- fied	Some- what Satis- fied	Some- what Dis- satis- fied	Very Dis- satis- fied	Not Sure	Refused	No Answer
1. Education/training benefits under GI Bill.....	(10(___-1	(12(___-1	___-2	___-3	___-4	___-5	___-6	___-7
2. Vocational rehabilitation training for disabled veterans..............................	___-2	(13(___-1	___-2	___-3	___-4	___-5	___-6	___-7
3. Home loans......................................	___-3	(14(___-1	___-2	___-3	___-4	___-5	___-6	___-7
4. Compensation for disability resulting from military service.............................	___-4	(15(___-1	___-2	___-3	___-4	___-5	___-6	___-7
5. Pensions for veterans with non-service-connected disabilities...........................	___-5	(16(___-1	___-2	___-3	___-4	___-5	___-6	___-7
6. Nursing-home care for veterans 65 and over........	___-6	(17(___-1	___-2	___-3	___-4	___-5	___-6	___-7
7. Dental care......................................	___-7	(18(___-1	___-2	___-3	___-4	___-5	___-6	___-7
8. VA outpatient treatment..........................	___-8	(19(___-1	___-2	___-3	___-4	___-5	___-6	___-7
9. Vocational counseling............................	___-9	(20(___-1	___-2	___-3	___-4	___-5	___-6	___-7
10. Drug and alcohol treatment.......................	___-0	(21(___-1	___-2	___-3	___-4	___-5	___-6	___-7
11. Psychological counseling........................	___-x	(22(___-1	___-2	___-3	___-4	___-5	___-6	___-7
12. Domiciliary care................................	___-y	(23(___-1	___-2	___-3	___-4	___-5	___-6	___-7
344 Not sure....................................	(11(___-1							345
Refused.....................................	___-2							
No answer...................................	___-3							

88a. Are you currently receiving a VA non-service-connected pension from the Veterans Administration?

Yes, currently receiving.....(24(____-1 (ASK Q.88b)

No, not currently receiving...... ____-2
Not sure........................ ____-3 (SKIP TO Q.89)
Refused......................... ____-4
No answer....................... ____-5

88b. Are you currently receiving an aid and attendance allowance as part of your VA pension?

Yes, currently receiving.....(25(____-1
No, not currently receiving...... ____-2
Not sure........................ ____-3
Refused......................... ____-4
No answer....................... ____-5

88c. What is the current amount of your VA non-service-connected pension monthly check?

$| | | | ROUND TO THE NEAREST DOLLAR
(26 - 27- 28)

Not receiving this (vol.)..(29(____-1
Not sure...................... ____-2
Refused....................... ____-3
No answer..................... ____-4

88d. Some service-disabled veterans are eligible for VA Disability Compensation and a VA non-service-connected pension and may elect to receive the one paying the most. Did you choose to receive the VA non-service-connected pension instead of the VA disability compensation?

Yes, chose.........(30(____-1
No, didn't choose...... ____-2
Not sure............... ____-3
Refused................ ____-4
No answer.............. ____-5

|ASK EVERYONE| |HAND RESPONDENT CARD "O"|

89. Looking at this card, which of these programs or benefits do you think it is likely that you will apply for sometime in the next ten years? |MULTIPLE RECORD|

1. Vocational rehabilitation training for disabled veterans..........................(31(____-1
2. Home loans.................................... ____-2
3. Compensation for disability resulting from military service.......................... ____-3
4. Pensions for wartime veterans 65 and over........ ____-4
5. Hospitalization and medical care for disabled veterans.................................. ____-5
6. Hospitalization and medical care for low-income veterans.............................. ____-6
7. Hospitalization and medical care for veterans 65 and over.............................. ____-7
8. Nursing home care for veterans 65 and over....... ____-8
9. Dental care.................................... ____-9
10. VA outpatient treatment........................ ____-0
11. Drug and alcohol treatment..................... ____-x
12. Psychological counseling....................... ____-y
13. Domiciliary care...........................(32(____-1
14. Aid and attendance supplement.................. ____-2
15. Housebound supplement.......................... ____-3

None (vol.).................................... ____-4
Not sure....................................... ____-5
Refused.. ____-6
No answer...................................... ____-7

90. Now, I am going to read you some things that people have said about nursing homes. Even though you may not have had much experience with them, we would like to have your opinions. As I read each statement, please tell me if you mostly agree with it or mostly disagree with it. READ EACH ITEM

	Mostly Agree	Mostly Disagree	No Opinion (Vol.)	Not Sure	Refused	No Answer
a. In a nursing home people can count on help 24 hours a day.....(33(	____-1	____-2	____-3	____-4	____-5	____-6
b. It's better to stay out of nursing homes as long as you can.(34(	____-1	____-2	____-3	____-4	____-5	____-6
c. Most nursing homes take good care of people..................(35(	____-1	____-2	____-3	____-4	____-5	____-6
d. People go to a nursing home only when there is no other place to live...................(36(	____-1	____-2	____-3	____-4	____-5	____-6
e. Nursing homes are lonely places to live in................(37(	____-1	____-2	____-3	____-4	____-5	____-6
f. There are lots of things to do in a nursing home to keep people busy.....................(38(	____-1	____-2	____-3	____-4	____-5	____-6

91. Do you have any life insurance?

Yes, have life insurance.....(39(____-1 (ASK Q.92)

No, don't have..................____-2
Not sure........................____-3
Refused.........................____-4
No answer.......................____-5
(SKIP TO Q.93a)

HAND RESPONDENT CARD "P"

92. What is the current face amount of all life insurance policies you have?

A. $1-$9,999..............(40(____-1
B. $10,000-$19,999............____-2
C. $20,000-$29,999............____-3
D. $30,000-$39,999............____-4
E. $40,000-$49,999............____-5
F. $50,000-$59,999............____-6
G. $60,000-$69,999............____-7
H. $70,000-$79,999............____-8
I. $80,000-$89,999............____-9
J. $90,000-$99,999............____-0
K. $100,000 or more...........____-x
Not sure..................____-y
Refused...............(41(____-1
No answer.................____-2

ASK EVERYONE

93a. What type of burial or interment do you *expect* to have?

DO NOT READ LIST -- SINGLE RECORD

1. Regular (underground) burial.(42(____ -1
2. Mausoleum (casket remains above ground).................. ____ -2
3. Cremation (columbarium).......... ____ -3
4. Burial at sea.................... ____ -4
5. Donate remains to science, medical school, etc........... ____ -5
6. Other............................ ____ -6

Undecided (vol.)................. ____ -7
Not sure......................... ____ -8
Refused.......................... ____ -9
No answer........................ ____ -0

RECORD VERBATIM ANSWER HERE

(43(

(44(

INTERVIEWER: CODE ANSWER AT LEFT

93b. Were you aware that the VA provides free burial in national cemeteries to veterans?

Yes, was aware...........(45(____ -1
No, was not aware............ ____ -2
Not sure..................... ____ -3
Refused...................... ____ -4
No answer.................... ____ -5

94a. Do you want to be buried or interred in one of the 106 national cemeteries?

Yes, want................(46(____ -1
No, don't want............... ____ -2
Undecided (vol.)............. ____ -3
Not aware of eligibility
requirements (vol.)........ ____ -4
Not sure..................... ____ -5
Refused...................... ____ -6
No answer.................... ____ -7

94b. Do you desire that your grave or tomb be marked with a headstone or marker issued by the Veterans Administration?

Yes, desire.................(47(____ -1
No, don't desire................ ____ -2
Undecided (vol.)................ ____ -3
Did not know about
headstone availability (vol.). ____ -4
Not sure........................ ____ -5
Refused......................... ____ -6
No answer....................... ____ -7

HAND RESPONDENT CARD "Q"

95a. Which of the items listed on this card, if any, have you had to cut down on because of money problems? MULTIPLE RECORD BELOW

CONTINUE WITH CARD "Q"

95b. Which of these items have you had to go completely without because of money problems? MULTIPLE RECORD BELOW

		Q.95a Cut Down	Q.95b Go Without
a.	Food purchases.....	(48(___ -1	(49(___ -1
b.	Heating................	___ -2	___ -2
c.	Hot water..............	___ -3	___ -3
d.	Entertainment..........	___ -4	___ -4
e.	Medical care...........	___ -5	___ -5
f.	Dental care............	___ -6	___ -6
g.	Medicine...............	___ -7	___ -7
	None (vol.)............	___ -8	___ -8
	Not sure...............	___ -9	___ -9
	Refused................	___ -0	___ -0
	No answer..............	___ -x	___ -x

96. We know that inflation has made things difficult for everybody, and we'd like to know how you manage. I'll read you some statements. Please listen to them first. (READ LIST) Now, as I read them again, please tell me which one statement best describes the position you find yourself in. REREAD LIST, SINGLE RECORD

a. I really can't make ends meet........(50(___ -1
b. I just about manage to get by............ ___ -2
c. I have enough to get along and even a little extra............... ___ -3
d. Money is not a problem; I can buy pretty much anything I want.. ___ -4
Not sure.............................. ___ -5
Refused............................... ___ -6
No answer............................. ___ -7

97a. Are you now married, widowed, divorced, separated, or never married?

Married......(51(___ -1 (ASK Q.97b)

Widowed.......... ___ -2
Divorced......... ___ -3
Separated........ ___ -4
Never married.... ___ -5
Refused.......... ___ -6
No answer........ ___ -7

(SKIP TO Q.101 ON PAGE 43)

97b. How old is your spouse?

|__|__| years
(52 - 53)

Not sure.....(54(____-1
Refused..........____-2
No answer........____-3

97c. Compared to other people of the same age, would you say that your spouse's health is excellent, good, fair, or poor?

Excellent...(55(____-1
Good...........____-2
Fair...........____-3
Poor...........____-4
Not sure........____-5
Refused.........____-6
No answer.......____-7

98. Is your spouse employed full-time, employed part-time, retired, not working but looking for work, or what?

Employed full-time.....(56(____-1
Employed part-time,
not retired.............____-2
(ASK Q.99)

Retired, but still working.____-3
Fully retired.............____-4
(SKIP TO Q.100a)

Unemployed/not working
but looking for work.....____-5
Housewife.................____-6
Disabled/unable to work....____-7
Other (SPECIFY)

____

____

________________________...____-8
Not sure..................____-9
Refused...................____-0
No answer.................____-x
(SKIP TO Q.101 ON PAGE 43)

|HAND RESPONDENT CARD "R"|

99. Approximately how much does your spouse earn each year from (his/her) job?

A. Less than $5,000.....(57(____-1
B. $5,000-$9,999............____-2
C. $10,000-$14,999..........____-3
D. $15,000-$19,999..........____-4
E. $20,000-$24,999..........____-5
F. $25,000-$29,999..........____-6
G. $30,000-$34,999..........____-7
H. $35,000-$39,999..........____-8
I. $40,000-$44,999..........____-9
J. $45,000-$49,999..........____-0
K. $50,000-$54,999..........____-x
L. $55,000-$59,999..........____-y
M. $60,000 or more......(58(____-1
Not sure.................____-2
Refused..................____-3
No answer................____-4
(SKIP TO Q.101)

100a. Does your spouse receive a pension from (his/her) previous employer or union?

Yes, receives pension from employer...(59(____-1
Yes, receives pension from union..........____-2
(ASK Q.100b)

No, doesn't receive pension...............____-3
Not sure..................................____-4
Refused...................................____-5
No answer.................................____-6
(SKIP TO Q.101)

|HAND RESPONDENT CARD "S"|

100b. Approximately how much is your spouse's pension per year?

A. $1-$2,499..........(60(____-1
B. $2,500-$4,999..........____-2
C. $5,000-$7,499..........____-3
D. $7,500-$9,999..........____-4
E. $10,000-$14,999........____-5
F. $15,000-$19,999........____-6
G. $20,000-$24,999........____-7
H. $25,000-$29,999........____-8
I. $30,000 or more........____-9
Not sure...............____-0
Refused................____-x
No answer..............____-y

ASK EVERYONE

101. What is your current employment status -- are you employed full-time, employed part time, retired, not working but looking for work, or what?

Employed full-time...........(61(____-1		(ASK Q.102)
Employed part-time, not retired..____-2		
Retired, but still working.......____-3		(SKIP TO Q.107b ON PAGE 46)
Fully retired....................____-4		
Unemployed/not working but looking for work............____-5		(SKIP TO Q.107a ON PAGE 46)
Housewife........................____-6		
Disabled/unable to work..........____-7		
Other (SPECIFY) ____________ .....____-8		
Not sure.........................____-9		
Refused..........................____-0		
No answer........................____-x		

102. What kind of work do you do?

DESCRIBE DETAILS OF JOB

Professional.............(62(____-1
Manager/official.............____-2
Proprietor (small business)...____-3
Clerical worker..............____-4
Sales worker.................____-5
Skilled craftsman, foreman....____-6
Operative, unskilled laborer..____-7
Farmer, farm manager,
  farm laborer...............____-8
Military.....................____-9
Other (SPECIFY)

____________________...____-0
More than one job............____-x
Not sure.....................____-y
Refused..................(63(____-1
No answer....................____-2

HAND RESPONDENT CARD "R" AGAIN

103. Approximately how much a year do you earn from your job or jobs?

A. Less than $5,000.....(64(____-1
B. $5,000-$9,999............____-2
C. $10,000-$14,999..........____-3
D. $15,000-$19,999..........____-4
E. $20,000-$24,999..........____-5
F. $25,000-$29,999..........____-6
G. $30,000-$34,999..........____-7
H. $35,000-$39,999..........____-8
I. $40,000-$44,999..........____-9
J. $45,000-$49,999..........____-0
K. $50,000-$54,999..........____-x
L. $55,000-$59,999..........____-y
M. $60,000 or more......(65(____-1
Not sure.................____-2
Refused..................____-3
No answer................____-4

104. At what age do you plan to retire?

|___|___| years
(66 - 67)

When I'm too old to work (vol.).....(68(____-1
When I'm too sick to work (vol.)........____-2
When they make me retire (vol.).........____-3
Never, if I can help it (vol.)..........____-4
Not sure................................____-5
Refused.................................____-6
No answer...............................____-7

105a. Will you be entitled to a pension from your employer or union, when you retire?

Yes, employer............(69(____-1 } (ASK Q.105b)
Yes, union..................____-2 }

No, not entitled to pension..____-3 }
Not sure....................____-4 } (SKIP TO Q.105c)
Refused.....................____-5 }
No answer...................____-6 }

|HAND RESPONDENT CARD "S" AGAIN|

105b. How much will that pay you a year?

A. $1-$2,499..........(70(____-1
B. $2,500-$4,999..........____-2
C. $5,000-$7,499..........____-3
D. $7,500-$9,999..........____-4
E. $10,000-$14,999........____-5
F. $15,000-$19,999........____-6
G. $20,000-$24,999........____-7
H. $25,000-$29,999........____-8
I. $30,000 or more........____-9
Not sure...............____-0
Refused................____-x
No answer..............____-y

105c. Will you be entitled to Social Security retirement benefits when you retire?

Yes, will be entitled.......(71(____-1
No, will not be entitled........____-2
Not sure........................____-3
Refused.........................____-4
No answer.......................____-5

106. Do you plan to work full-time, part-time, or not at all after retirement?

Full-time........(72(____-1
Part-time............____-2
Not at all...........____-3
Not sure.............____-4
Refused..............____-5
No answer............____-6

107a. Have you ever retired from a career in the past?

Yes, have........(73(____-1 (ASK Q.107b)

No, have not.........____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5
} (SKIP TO Q.110)

107b. What kind of work did you do?

DESCRIBE DETAILS OF JOB

Professional.............(74(____-1
Manager/official..............____-2
Proprietor (small business)...____-3
Clerical worker...............____-4
Sales worker..................____-5
Skilled craftsman, foreman....____-6
Operative, unskilled laborer..____-7
Farmer, farm manager,
  farm laborer................____-8
Military......................____-9
Other (SPECIFY)

________________________...____-0
Not sure......................____-x
Refused.......................____-y
No answer................(75(____-1

108. (FOR "RETIRED" IN Q.101 or Q.107a, READ:) At what age did you retire? (FOR "DISABLED," "UNEMPLOYED," "HOUSEWIFE," "NOT SURE," OR "REFUSED" IN Q.101, READ:) At what age did you last work?

|___|___| years old
(76 - 77)

Not sure.........(78(____-1
Refused..............____-2
No answer............____-3

109a. Do you receive a pension from your (previous) employer or union?

Yes, employer.........(79(____-1
Yes, union................____-2
} (ASK Q.109b)

No, don't receive pension.____-3
Not sure..................____-4
Refused...................____-5
No answer.................____-6
} (SKIP TO Q.110)

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|HAND RESPONDENT CARD "S" AGAIN|

109b. How much is your pension per year?

A. $1-$2,499............(10(____-1
B. $2,500-$4,999............____-2
C. $5,000-$7,499............____-3
D. $7,500-$9,999............____-4
E. $10,000-$14,999..........____-5
F. $15,000-$19,999..........____-6
G. $20,000-$24,999..........____-7
H. $25,000-$29,999..........____-8
I. $30,000 or more..........____-9
Not sure.................____-0
Refused..................____-x
No answer................____-y

|ASK EVERYONE|

110. Do you have any investments or outside sources of income beyond your pension or retirement income?

Yes, have........(11(____-1 (ASK Q.111)

No, don't have.......____-2
Not sure.............____-3
Refused..............____-4
No answer............____-5
} (SKIP TO Q.112a)

|HAND RESPONDENT CARD "T"|

111. Please look at this card and tell me which letter represents your best estimate of the current value of all your investments, not including your home and your savings accounts.

A. Less than $1,000.....(12(____-1
B. $1,000-$4,999............____-2
C. $5,000-$9,999............____-3
D. $10,000-$19,999..........____-4
E. $20,000-$29,999..........____-5
F. $30,000-$39,999..........____-6
G. $40,000-$49,999..........____-7
H. $50,000-$59,999..........____-8
I. $60,000-$69,999..........____-9
J. $70,000-$79,999..........____-0
K. $80,000-$89,999..........____-x
L. $90,000-$99,999..........____-y
M. $100,000 or more.....(13(____-1
Not sure.................____-2
Refused..................____-3
No answer................____-4

HAND RESPONDENT CARD "U"

112a. Would you please look at this list and tell me which of these are current sources of your household income? Just call off the letters. MULTIPLE RECORD BELOW UNDER Q.112a

CONTINUE WITH CARD "U"

IF MORE THAN ONE ITEM "X"ED IN Q.112a, ASK Q.112b. IF ONLY ONE ITEM "X"ED IN Q.112a, "X" SAME ITEM IN Q.112b.

112b. Which one source supplies the largest part of the income for this household?

SINGLE RECORD BELOW

		Q.112a Current Source	Q.112b Largest Part
A.	Earnings from own job	(14(____-1	(16(____-1
B.	Earnings from spouse's job	____-2	____-2
C.	Earnings from other family members	____-3	____-3
D.	Social Security retirement benefits	____-4	____-4
E.	Social Security survivor benefits	____-5	____-5
F.	Social Security disability benefits	____-6	____-6
G.	Supplemental Security Income (SSI)	____-7	____-7
H.	Unemployment insurance	____-8	____-8
I.	Workmen's Compensation	____-9	____-9
J.	VA Compensation	____-0	____-0
K.	VA pension	____-x	____-x
L.	Military pension	____-y	____-y
M.	Other pension	(15(____-1	(17(____-1
N.	Interest and dividends	____-2	____-2
O.	Business income	____-3	____-3
P.	Income from renters/boarders	____-4	____-4
Q.	Food stamps	____-5	____-5
R.	AFDC	____-6	____-6
S.	Other public assistance	____-7	____-7
T.	Anything else	____-8	____-8
	None (vol.)	____-9	____-9
	Not sure	____-0	____-0
	Refused	____-x	____-x
	No answer	____-y	____-y

HAND RESPONDENT CARD "R" AGAIN

113a. What was the total income that you (you and your wife/husband) received last year from all sources? Just call off the letter next to the right category.

(IF RESPONDENT REFUSES, SAY:) It is really important that the VA get the facts on how older people are managing. Only in this way can we see that older people get what they need. Of course, the information you give me will be kept confidential.

A. Less than $5,000......(18(____-1
B. $5,000-$9,999............____-2
C. $10,000-$14,999..........____-3
D. $15,000-$19,999..........____-4
E. $20,000-$24,999..........____-5
F. $25,000-$29,999..........____-6
G. $30,000-$34,999..........____-7
H. $35,000-$39,999..........____-8
I. $40,000-$44,999..........____-9
J. $45,000-$49,999..........____-0
K. $50,000-$54,999..........____-x
L. $55,000-$59,999..........____-y
M. $60,000 or more.......(19(____-1
Not sure..................____-2
Refused...................____-3
No answer.................____-4

113b. Including yourself, how many people depend on this income?

1.............(20(____-1
2.................____-2
3.................____-3
4.................____-4
5.................____-5
6.................____-6
7.................____-7
8.................____-8
9.................____-9
10 and over.......____-0
Not sure..........____-x
Refused...........____-y
No answer.....(21(____-1

114a. Do you or your spouse own your home, rent, or are you living with relatives?

Own...............(22(____-1 (ASK Q.114b,c)

Rent..................____-2 (SKIP TO Q.114d)

Live with relatives....____-3
Other (vol.)...........____-4
Not sure...............____-5 (SKIP TO Q.115a)
Refused................____-6
No answer..............____-7

HAND RESPONDENT CARD "V"

114b. What would you estimate as the current sales value of your home?

RECORD BELOW

CONTINUE WITH CARD "V"

114c. What is the outstanding amount of all mortgages on your home?

RECORD BELOW

		Q.114b Current Value	Q.114c Outstanding Mortgages	
A.	Less than $5,000........	(23(-1	(25(-1	(SKIP TO Q.115a)
B.	$5,000-$9,999...............	-2	-2	
C.	$10,000-$19,999.............	-3	-3	
D.	$20,000-$29,999.............	-4	-4	
E.	$30,000-$39,999.............	-5	-5	
F.	$40,000-$49,999.............	-6	-6	
G.	$50,000-$59,999.............	-7	-7	
H.	$60,000-$69,999.............	-8	-8	
I.	$70,000-$79,999.............	-9	-9	
J.	$80,000-$89,999.............	-0	-0	
K.	$90,000-$99,999.............	-x	-x	
L.	$100,000 or more.............	-y	-y	
	None/no mortgage (vol.).	XXXXXXXXXX	(26(-1	
	Not sure.................	(24(-2	-2	
	Refused.....................	-3	-3	
	No answer...................	-4	-4	

ASK Q.114d ONLY IF "RENT" IN Q.114a. SKIP OTHERS TO Q.115a

114d. Is this senior citizen housing or public housing?
(IF "YES," PROBE IF NECESSARY: Which?)

Yes, senior citizen....(27(-1
Yes, public housing........ -2
Yes, both (vol.)........... -3
No, neither................ -4
Not sure................... -5
Refused.................... -6
No answer.................. -7

ASK EVERYONE

115a. Do you or your spouse have a savings account in a bank, savings and loan, or credit union?

Yes, have.........(28(-1 (ASK Q.115b)

No, don't have........ -2 (SKIP TO Q.116a)
Refused............... -3
No answer............. -4

|HAND RESPONDENT CARD "T" AGAIN|

115b. Please look at this card and tell me which letter represents the amount of your current savings.

A. Less than $1,000.......(29(____-1
B. $1,000-$4,999.............____-2
C. $5,000-$9,999.............____-3
D. $10,000-$19,999...........____-4
E. $20,000-$29,999...........____-5
F. $30,000-$39,999...........____-6
G. $40,000-$49,999...........____-7
H. $50,000-$59,999...........____-8
I. $60,000-$69,999...........____-9
J. $70,000-$79,999...........____-0
K. $80,000-$89,999...........____-x
L. $90,000-$99,999...........____-y
M. $100,000 or more.......(30(____-1
Not sure..................____-2
Refused...................____-3
No answer.................____-4

|ASK EVERYONE|

116a. Excluding your mortgage, do you or your spouse owe any money to banks, credit unions, finance companies, or other commercial lenders?

Yes, owe money........(31(____-1 (ASK Q.116b)

No, do not owe money......____-2
Not sure..................____-3
Refused...................____-4
No answer.................____-5
} (SKIP TO Q.117a)

|HAND RESPONDENT CARD "T" AGAIN|

116b. Please look at this card and tell me which letter best represents the amount of your current indebtedness. Do not include your home mortgage.

A. Less than $1,000....(32(____-1
B. $1,000-$4,999..........____-2
C. $5,000-$9,999..........____-3
D. $10,000-$19,999........____-4
E. $20,000-$29,999........____-5
F. $30,000-$39,999........____-6
G. $40,000-$49,999........____-7
H. $50,000-$59,999........____-8
I. $60,000-$69,999........____-9
J. $70,000-$79,999........____-0
K. $80,000-$89,999........____-x
L. $90,000-$99,999........____-y
M. $100,000 or more....(33(____-1
Not sure...............____-2
Refused................____-3
No answer..............____-4

ASK EVERYONE

117a. Do you or your spouse have any unpaid hospital or doctor bills?

Yes, have.........(34(____-1 (ASK Q.117b)

No, do not have.......____-2
Not sure..............____-3 (SKIP TO Q.118a)
Refused...............____-4
No answer.............____-5

HAND RESPONDENT CARD "T" AGAIN

117b. Please look at this card and tell me which letter best represents the total amount of both unpaid hospital and doctor bills.

A. Less than $1,000....(35(____-1
B. $1,000-$4,999...........____-2
C. $5,000-$9,999...........____-3
D. $10,000-$19,999.........____-4
E. $20,000-$29,999.........____-5
F. $30,000-$39,999.........____-6
G. $40,000-$49,999.........____-7
H. $50,000-$59,999.........____-8
I. $60,000-$69,999.........____-9
J. $70,000-$79,999.........____-0
K. $80,000-$89,999.........____-x
L. $90,000-$99,999.........____-y
M. $100,000 or more....(36(____-1
Not sure................____-2
Refused.................____-3
No answer...............____-4

ASK EVERYONE

118a. In addition to the government, employer, and union pension plans we have already discussed, do you have an individual retirement account (an IRA), a KEOGH (KEY-OH) plan for self-employed individuals, or any other personal retirement plan?

Yes, IRA............(37(____-1
Yes, KEOGH..............____-2 (ASK Q.118b)
Yes, other..............____-3

No, none................____-4
Not sure................____-5 (SKIP TO Q.F1)
Refused.................____-6
No answer...............____-7

HAND RESPONDENT CARD "T" AGAIN

118b. Please look at this card and tell me which letter best represents the current value of your personal retirement plan.

A. Less than $1,000....(38(____-1
B. $1,000-$4,999...........____-2
C. $5,000-$9,999...........____-3
D. $10,000-$19,999.........____-4
E. $20,000-$29,999.........____-5
F. $30,000-$39,999.........____-6
G. $40,000-$49,999.........____-7
H. $50,000-$59,999.........____-8
I. $60,000-$69,999.........____-9
J. $70,000-$79,999.........____-0
K. $80,000-$89,999.........____-x
L. $90,000-$99,999.........____-y
M. $100,000 or more....(39(____-1
Not sure.................____-2
Refused..................____-3
No answer................____-4

Now a few last questions for statistical purposes.

HAND RESPONDENT CARD "W"

F1. Please look at this card and tell me what is the last year or grade of school you completed? Just call off the letter.

C. No formal schooling..........(40(____-1
D. First through 7th grade..........____-2
E. 8th grade........................____-3
F. Some high school.................____-4
G. High school graduate.............____-5
H. Some college.....................____-6
I. Two-year college graduate........____-7
J. Four-year college graduate.......____-8
K. Postgraduate.....................____-9
L. Trade/technical/vocational
after high school*.............XXXXXX
Refused..........................____-0
No answer........................____-x

*INTERVIEWER: PROBE FOR LAST LEVEL OF FORMAL EDUCATION AND CODE INTO ONE APPROPRIATE CATEGORY.

HAND RESPONDENT CARD "X"

F2. In which of the categories on this card do you feel you belong? Just call off the letter.

A. Pacific Islander.......................(41(____-1
B. American Indian or Alaskan native..........____-2
C. Asian (Oriental)...........................____-3
D. Hispanic...................................____-4
E. Hispanic/black.............................____-5
F. Hispanic/white.............................____-6
G. Black/non-Hispanic.........................____-7
H. White/non-Hispanic.........................____-8
Not sure...................................____-9
Refused....................................____-0
No answer..................................____-x

F3. Do you have a telephone in the house/apartment?

Yes, have telephone.......(42(____-1
No, don't have telephone......____-2
Refused.......................____-3
No answer.....................____-4

F4a. Are you a member of any veterans' organization, or not?

Yes, member..........(43(____-1 (ASK Q.F4b)

No, not member...........____-2
Not sure.................____-3
Refused..................____-4
No answer................____-5
} (SKIP TO "TIME ENDED" AND CONTINUE WITH Q.F5)

F4b. Which ones?

______________________________ (44(

______________________________ (45(

______________________________ (46(

Time ended: ________o'clock

RECORD BY OBSERVATION

F5. Sex

Male.....(47(____-1
Female.......____-2

F6. Respondent:

Can see (with or without glasses)........(48(____-1
Is partially blind............____-2
Is completely blind...........____-3
Interviewer can't determine...____-4

F7. Respondent:

Can carry on a conversation without speaker raising voice................(49(____-1
Can understand speaker only with firm, clear diction......................____-2
Can understand only with difficulty even when speaker uses firm, clear diction......................____-3
Has no hearing at all useful for communication............................____-4
Interviewer can't determine................____-5

F8. Respondent:

Is wearing a hearing aid.....(50(____-1
Is not wearing a hearing aid.....____-2
Interviewer can't determine......____-3

F9. Respondent has:

	Yes	No	Cannot Tell
a. Walking difficulties......(51(	____-1	____-2	____-3
b. Crippled hands or legs....(52(	____-1	____-2	____-3
c. Missing limbs.............(53(	____-1	____-2	____-3
d. Coughs continually........(54(	____-1	____-2	____-3
e. Shortness of breath.......(55(	____-1	____-2	____-3
f. Skin problems.............(56(	____-1	____-2	____-3
g. No teeth, missing teeth, bad teeth........(57(	____-1	____-2	____-3

F10. Respondent:

Was alert and answered quickly..................(58(____-1
Could understand but answered slowly................____-2
Was slow to answer, had difficulty understanding....____-3

F11. Type of dwelling:

One-family house...(59(____-1
2-4 unit dwelling......____-2
Apartment house........____-3

F12. Condition of block:

Good..(60(____-1
Fair......____-2
Poor......____-3

F13. Condition of respondent's building:

Sound...........(61(____-1
Deteriorating.......____-2
Run down............____-3

F14. Interior of respondent's house/apartment:

Good condition.......(62(____-1
Needs some repair........____-2
Needs a lot of repair....____-3

F15. Furnishing of house/apartment:

Good condition..(63(____-1
Fair condition......____-2
Poor condition......____-3

F16. Length of interview ("X" ONLY ONE):

15 minutes or less...............(64(____ -1
16 minutes to 30 minutes............. ____ -2
31 minutes to 45 minutes............. ____ -3
46 minutes to 1 hour................. ____ -4
1 hr. 1 min. to 1 hr. 15 min......... ____ -5
1 hr. 16 min. to 1 hr. 30 min........ ____ -6
1 hr. 31 min. to 1 hr. 45 min........ ____ -7
1 hr. 46 min. to 2 hours............. ____ -8
2 hrs. 1 min. to 2 hrs. 15 min....... ____ -9
2 hrs. 16 min. to 2 hrs. 30 min...... ____ -0
2 hrs. 31 min. to 2 hrs. 45 min...... ____ -x
More than 2 hours 45 minutes......... ____ -y

|65-80Z|

THIS IS A BONA FIDE INTERVIEW AND HAS BEEN OBTAINED ACCORDING TO MY AGREEMENT WITH LOUIS HARRIS AND ASSOCIATES, INC.

Interviewer's Signature: ______________________________ Date: ____________

FOR OFFICE USE ONLY

This interview validated by: ______________________________ Date validated: ____________

INTERVIEWER EVALUATION

MECHANICALS.............	1	2	3	4
OPEN ENDS...............	1	2	3	4
OVERALL.................	1	2	3	4

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